C 3400-1.82-4

FAIRCHILD

FACT FILE

Market Research Division
Fairchild Publications, New York

Consumer Market Developments

FAIRCHILD FACT FILE

Prepared by
Market Research Division
Audrey S. Balchen, Director
Gregory Becker, Research Analyst
Kenneth Greenman, Research Analyst

Distributed through
Book Division
Fairchild Publications
Division of Capital Cities Media, Inc.
New York

Fairchild Fact Files, prepared by the Fairchild Market Research Division and distributed through Fairchild Books, are published for the sole purpose of providing information for customers of Fairchild Books and are in no way intended to represent, promote or injure any business entity. To provide this service to our customers, the most reliable government, marketing and publications sources are used in these reports. In some instances, details will not add up to the totals shown because of rounding.

E. B. Gold, Manager
Fairchild Book Division

Copyright © 1985 by Fairchild Publications
Division of Capital Cities Media, Inc.

All Rights Reserved.

Standard Book Number: 87005-530-5

Printed in the United States of America

CONSUMER MARKET DEVELOPMENTS

Table of Contents

CURRENT TRENDS..... 1
POPULATION TRENDS..... 2
  BIRTHS..... 3
    AGE OF MOTHER..... 3
    OUTLOOK..... 4
    OVERALL PATTERN..... 5
    REGIONAL VARIATIONS..... 8
    SEX, RACE..... 8
    AGE OF FATHER..... 9
  TOTAL POPULATION..... 9
   AGE/SEX STRUCTURE..... 10
    RACE/COLOR.....13
    PROJECTIONS.....16
    POPULATION BY REGIONS & STATES.....19
    METROPOLITAN-NONMETROPOLITAN MARKETS.....22
    MOBILITY/MIGRATION PATTERNS.....25
  MARRIAGES & MARITAL STATUS.....27
    MARRIAGES.....27
    DIVORCES.....28
    MARITAL STATUS.....29
  HOUSEHOLDS & FAMILIES.....29
  LIVING ARRANGEMENTS.....31
    CHILDREN UNDER 18 YEARS OF AGE.....31
    YOUNG ADULTS.....33
    THE ELDERLY.....34
  SCHOOL ENROLLMENT.....36
  EDUCATIONAL ATTAINMENT.....36
  LABOR FORCE, EMPLOYMENT & EARNINGS.....36
    LABOR FORCE PROFILE.....36
    EMPLOYMENT STATUS.....39
    EARNINGS.....45
  INCOME.....47
    PERSONAL INCOME PROFILE.....47
    SAVINGS.....48
    MONEY INCOME OF INDIVIDUALS.....48
    HOUSEHOLD/FAMILY INCOME.....52
    DISCRETIONARY INCOME.....54
    STATE & REGION.....55
    METROPOLITAN AREAS.....56
  CONSUMER FINANCES.....56
    HOUSING STATUS.....57
  CONSUMER EXPENDITURES.....58
    SPENDING PATTERNS BY HOUSEHOLD CHARACTERISTICS.....60
    PERSONAL CONSUMPTION EXPENDITURES FOR APPAREL & HOMEFURNISHINGS.....62
  CONSUMER PRICES.....63

SCHEDULE OF ADDITIONAL FACT FILES.....64

CONSUMER MARKET DEVELOPMENTS

Current Trends

Prospects of lower crude oil prices, helping to reduce interest rates and the rate of inflation, and a surging stock market have bolstered the outlook for the consumer market at the onset of 1986. Economists' forecast are being revised upward, as the indicators point to an accelerating economy, sparked in particular by lower interest rates, at least for the first half of the year.

Housing and related industries will benefit from the improved economy as mortgage rates decline. Homeowners are trading up to bigger and better houses, and some gains in new households should result as affordable housing becomes available for new owners. This will help marketers of homefurnishings and equipment of all kinds. Moreover, retailing in general is expected to benefit as consumers have more buying power and feel wealthier as a result of a sharp rise in the stock market.

In general strength continues to be centered on the upscale market, favored now both by demographic and economic conditions and life styles. The older segments of the baby boom generation offer a large target market of people entering their peak earning and home-establishing years. The number of households with two or more earners continues to grow, resulting in discretionary income, available for spending beyond necessities. There is also a growing mature market, with above average disposable incomes.

Not all segments of the Nation's consumers, and not all areas, are benefiting from current trends, however. Income is highly concentrated among the top 20% of households. Many consumers have taken on a heavy debt load and may tend to concentrate on repayments and building up depleted savings in 1986. Unemployment rates have been rising in some areas of the country, and the nationwide average is still high--averaging 7.1% for 1985 compared with 7.4% in for 1984, 7.0% for 1980, and 5.5% in 1975.

Durable goods have been doing better in sales than nondurables, incuding apparel. This trend is expected to continue in 1986, although new-car sales are expected to decline, particularly U.S. makes, reversing the strong gains made in 1985.

Retail Sales By Major Type of Business, 1985

	Millions of $	% Change 1985/84
Retail trade, total	$1,377,862	+ 6.2
Durable goods, total	511,321	+ 10.1
Selected types:		
Building materials, hardware, garden supply, etc.	72,947	+ 6.2
Automotive dealers	310,001	+ 11.9
Furniture, homefurnishings, equipment	70,596	+ 11.0
Furniture stores	23,358	+ 3.9
Appliance stores	8,807	+ 11.5
Jewelry stores	11,161	+ 8.7
Nondurable goods, total	866,541	+ 4.1
Selected types:		
General merchandise store group	160,558	+ 4.5
Department stores	135,081	+ 4.5
Food stores	281,430	+ 4.2
Gasoline service stations	102,731	+ 1.7
Apparel & accessory stores	71,898	+ 7.5
Men's & boys' clothing, furnishings stores	8,472	+ 0.5
Women's wear stores	30,048	+ 0.7
Family clothing stores	19,597	+ 11.6
Shoe stores	10,884	+ 5.3
Eating & drinking places	130,333	+ 5.0
Drug & Proprietary stores	47,371	+ 7.3
Liquor stores	19,391	- 0.5
Nonstore retailers	26,874	+ 10.9
Mail order (department store mdse.)	4,397	- 7.4

Source: U.S. Bureau of the Census, Monthly Retail Trade Current Business Reports.

POPULATION TRENDS

Births

Changes in the U.S. population counts are primarily a function of changes in fertility rates and in the number of women who are of child-bearing age. Mortality rates and net immigration affect the total to a lesser degree.

Birth totals declined in the 1960's and up to 1976, but have registered modest gains each year since 1976. A preliminary estimate on the number in 1985 by the Census Bureau places the total at 3.8 million, with a small increase anticipated for 1986.

In the first 11 months of 1985, the National Center for Health Statistics reported that live births in the Nation were slightly higher (1.8%) than the total in the same 1984 period. The birth rate (live births per 1,000 population) in January-November 1985 was 15.8, up from 15.7 in the same period in 1984. The fertility rate (live births per 1,000 women age 15 to 44 years) registered 66.5 in the first 11 months last year compared with 66.1 in the same 1984 period.

For the year 1985, provisional estimates issued by the National Center show live births in the U.S. at 3,749,000, which is 1.4% above the 3,697,000 total reported for the year 1984. This compares with an annual total of over 4,200,000 in each of the peak baby-boom years 1957-1961.

In 1985, the birth rate averaged 15.7 per 1,000 population, according to provisional estimates, compared with 15.5 in 1983, 15.9 in 1982. In 1960, the rate was 23.7 per 1,000 population, with lows of 14.6 registered both in 1975 and 1976.

Registered Live Births in the U.S., Birth Rates & Fertility Rates, 1979-1984

	Number (thous.)				Birth Rate*				Fertility Rate**			
	All		All Other		All		All Other		All		All Other	
Year	Races	White	Total#	Black	Races	White	Total#	Black	Races	White	Total#	Black
1985(p)	3,749.0	na	na	na	15.7	na	na	na	66.1	na	na	na
1984(p)	3,697.0	na	na	na	15.7	na	na	na	66.0	na	na	na
1983	3,638.9	2,904.2	734.7	586.0	15.5	14.6	21.3	20.9	65.8	62.4	83.2	81.7
1982	3,680.5	2,942.0	738.5	592.6	15.9	14.9	21.9	21.4	67.3	63.9	85.5	84.1
1981	3,629.2	2,908.7	720.6	587.8	15.8	14.8	22.0	21.6	67.4	63.9	86.4	85.4
1980	3,612.3	2,898.7	713.5	589.6	15.9	14.9	22.5	22.1	68.4	64.7	88.6	88.1
1979	3,494.4	2,808.4	686.0	577.9	15.6	14.5	22.2	22.0	67.2	63.4	88.5	88.3

na Not available in this series. See table on pattern in births, based on Census Bureau data, page 5.
(p) Provisional (estimated).
* Live births per 1,000 population.
** Live births per 1,000 women 15-44 years of age.
# Includes races not separately reported, as well as Black.

Source: U.S. Department of Health & Human Services, National Center for Health Statistics, Advance Report of Final Natality Statistics (Vol. 33, No. 6 Supplement, Sept. 1985); preliminary 1985 report.

The U.S. Census Bureau's figures on total births in the U.S. differ somewhat from above. Reported for 1984: 3,690,000; 1983: 3,618,000; (Current Population Reports-Series P-25, No. 971).

POPULATION TRENDS

Births

Age of Mother:

The 1984 and 1985 fertility rate of 66.0 live births per 1,000 women age 15-44 years compares with a rate of 65.8 in 1983, 68.4 in 1980, 87.9 in 1970, 118.0 in 1960. There has been a downward trend in fertility rates since 1957, with very minor upward "blips" in 1970 and in 1980, and possibly in the last two years, depending on final figures. The U.S. Census Bureau, which measures births among women in the population from age 18 to 44 years rather than the 15-to-44 year span used by the Center for Health Statistics in calculating birth rates and fertility rates, has reported that their 1984/1985 fertility rate was the lowest so far this decade.

The pattern has varied by age of women, however. Notable has been the rise in the fertility rate among women age 30 to 34 years, which went up from 56.4 per 1,000 women age 18 to 44 years in 1976 to 73.5 in 1982, sagging a bit--to 72.2--in 1984. But the Census Bureau points out that this shift in the timing of childbearing among women in this age group does not indicate another "baby boom". A 1983 report showed women age 30 to 34 years expect to average only 2.1 births by the end of their childbearing years. In comparison, women 40 to 44 years of age as of June 1984, who have completed their childbearing, will average about a 2.6 births in total. There is now evidence of a sharp decline in 1984 in fertility rates among women over 39 years.

Birth Rates By Age of Women 18 to 44 Years Old In 12-Month Periods Ending June 1984, 1982, 1980, 1976
(Births per 1,000 women in each age group)

Age	1984	1982	1980	1976
19 - 44 years	65.8	70.5	71.1	67.2
18 - 24 years	86.9	88.3	96.6	93.2
25 - 29 years	105.5	110.7	114.8	104.8
30 - 34 years	72.2	73.5	60.0	56.4
35 - 39 years	22.7	29.4	26.9	22.6
40 - 44 years	5.5	10.5	9.9	6.5

Source: U.S. Bureau of the Census,
Current Population Reports Series P-20 No. 401
Fertility of American Women: June 1984

According to the National Center for Health Statistics, women in 1983 under the age of 18 years accounted for 5.0% of total births; 40.6% of the total was accounted for by women in the 18-24 age group. Women 35 and older accounted for 5.7% of the total, up from 4.6% in 1980.

POPULATION TRENDS

Births

Percent of Live Births By Age of Mother, 15-44 Years of Age, 1980, 1983

	1983		1982	
	No. (thous.)	Percent	No. (thous.)	Percent
Total	3,638.9	100.0	3,612.3	100.0
Age of mother:				
Under 18 years	182.4	5.0	208.4	5.8
18 - 24 years	1,476.9	40.6	1,580.1	43.7
25 - 29 years	1,147.7	31.5	1,108.3	30.7
30 - 34 years	624.5	17.2	550.4	15.2
35 & older	207.4	5.7	165.1	4.6

Source: National Center For Health Statistics,
Advance Report of Final Natality Statistics

Outlook:

The annual total fertility rate--calculated as the number of children each woman in the 15-to-44 age group would have if during her entire 30-year childbearing span she bore children at the same rate as all women aged 15-44 in a particular year--was 3.6 births per woman among white families in 1957. The rate dropped sharply by 1975 to just 1.7 births per woman, and the rate has been holding at about that level. This is substantially below the total fertility rate of 2.1 required for the natural replacement of the population.

Long-range studies put the baby-boom years (from about 1946 to 1964) in perspective. The pattern in marriages and childbearing shifted radically during the post-World War II period, and differed markedly both from the trends that preceded it and that followed it. Fertility in the U.S. had been decreasing steadily since 1800 (when the rate was 7 children per woman). Some demographers hold to the opinion that the trends in the 1980's represent a return to the earlier period of declining birth rates which had been interrupted by abnormal conditions leading to the baby boom. Which way, and how quickly, the birthrate will travel next, however, is impossible to predict exactly. Delayed childbearing, current changes in birth control technology and in attitudes and values will all play a role in this development.

The outlook is definitely not for a great increase in births at the present time. It should be noted that in 1984, 66% of women aged 20-24 and about 40% of women aged 25-29 were still childless, compared with only 50% and 19%, respectively, of women in those same age groups during the 1950's.

The total number of births in the immediate years ahead will depend to a large extent on past population growth and the number of women of childbearing age. The population will continue to grow by natural increase until well into the 21st Century, even if the fertility rates continue at their present low levels because of the large number of women born during the baby boom period, who are now of childbearing age. After the boomers, comes the baby-bust crop born after 1972. From 1972 to 1982 only 33 million children were born--a sharp drop from the 42 million in 1955-1965.

POPULATION TRENDS

Births

Outlook:

Based on a series of three projections of the U.S. population to the year 2080 by age groups, in the middle series the U.S. Census Bureau assumed that the number of births would remain above the 3,731,200 reported for 1982 (somewhat higher than the later figure compiled by the National Center for Health Statistics totaling 3,680,500 in 1982), through the early 1990's. A peak of 3.9 million was expected in the late 1980's. After the early 1990's, the Census Bureau reported, birth totals would never again be more than 3.7 million because of a decline in the female childbearing population. The number of births was expected to fluctuate between 3.4 million and 3.7 million.

Adjusting the Census Bureau's middle series projections on births to reflect current counts, an increase in births through 1988 is expected, followed by a slow decline. According to American Demographics, in 1995, 200,000 fewer births than reported for 1985 can be expected. Only sharp gains in fertility rates would change this general outlook.

Overall Pattern:

The general pattern in births in the U.S. among women age 18 to 44 years in the 12 months ending June 1984 is outlined in the following table. Significantly higher fertility rates are reported among Hispanic women than among women not of Spanish origin. The former accounted for 9% of all births in the period measured. The fertility rate for Black women (72.2) was higher than for White women (64.6), but only for those age 18-to-24 years (Blacks: 108.2; Whites: 84.0).

Women 18 to 44 years old in the Northeast had the lowest fertility rate (56.9), the highest percent childless (42%) among women in the four major regions of the U.S. in 1984. Historically, women in the Northeast delay their childbearing more than women in the rest of the Nation: 79% of the women 18 to 24 years old living in the Northeast were childless as of June 1984 compared with 72% of women in the Midwest or West, and 66% of women 18 to 24 in the South.

Pattern In Births in the U.S. - 12 Months Ending June 1984
Among Women Age 18 to 44 Years

	Total No. of Women Age 18-44 Years (thousands)	Births Per 1,000 Women in 12-Month Period		Approx. Total Number of Births*	
		Total Births	First Births	Thous.	Percent
Total, all women	50,304	65.8	27.7	3,310	100.0
Age:					
18-29 years	25,052	94.8	45.2	2,374	71.7
30-44 years	25,252	37.1	10.2	936	28.3
Race:					
White	42,230	64.6	28.6	2,728	82.4
Black	6,442	72.2	22.2	465	14.0
Spanish origin:					
Spanish origin**	3,327	86.1	29.2	285	8.6
Not of Spanish origin	46,977	64.4	27.5	3,025	91.4

(continued)

Births

Overall Pattern:

Pattern In Births in the U.S. - 12 Months Ending June 1984
Among Women Age 18 to 44 Years
(continued)

	Total No. of Women Age 18-44 Years (thousands)	Births Per 1,000 Women in 12-Month Period		Approx. Total Number of Births*	
		Total Births	First Births	Thous.	Percent
Marital status:					
Married, husband present	28,894	91.7	37.6	2,650	80.1
Married, husband absent	2,174	46.8	15.2	102	3.1
Widowed, divorced	4,944	20.6	5.1	102	3.1
Single	14,291	32.0	17.2	456	13.7
Labor force status:					
In labor force:					
Employed	32,365	42.6	22.0	1,379	41.7
Unemployed	2,948	57.2	23.5	169	5.1
Not in labor force	14,990	117.6	40.7	1,762	53.2
Occupation of employed women:					
Managerial-professional	7,255	45.1	23.6	327	9.9
Technical, sales, & admin. support	15,165	39.9	22.2	605	18.3
Service workers	5,818	43.4	21.0	253	7.6
Precision prod., craft, etc.	831	43.3	26.2	36	1.1
Operators, fabricators, etc.	2,864	46.6	18.9	133	4.0
Farming, forestry, etc.	432	55.7	14.7	24	0.7
Family income:					
Under $10,000	9,210	88.5	33.8	815	24.6
$10,000 to $14,999	6,408	70.8	27.3	453	13.7
$15,000 to $19,999	6,097	69.7	31.6	425	12.8
$20,000 to $24,999	5,314	67.6	27.3	359	10.8
$25,000 to $29,999	4,806	58.8	24.2	282	8.5
$30,000 to $34,999	4,392	64.8	24.8	284	8.6
$35,000 & over	12,043	46.0	22.7	554	16.7
Income not reported	2,035	67.7	23.4	138	4.2
Region of residence:					
Northeast	10,644	56.9	25.9	605	18.3
Midwest	12,462	68.0	27.5	847	25.6
South	17,033	66.4	28.2	1,130	34.1
West	10,165	71.6	28.7	728	22.0

* Number of births are understated as figures are for women who had a birth in the 12-month period and omit multiple births as well as more than one birth in the period. (Births among women under 18 are also not included).

** Persons of Spanish origin may be of any race.

Source: U.S. Bureau of the Census: Current Populations Reports Series P-20, No. 401 June 1984. Fertility of American Women

POPULATION TRENDS

Births

Overall Pattern: (continued)

Studies indicate that the initial home environment differs substantially for children born to women under 30 years of age compared with children born to older women. The latter group includes a higher percentage of women who are college-educated, who are in a professional or managerial occupation and who have above-average household incomes.

Of the women age 18 to 44 years who gave birth in the 12-month period ending June 1984 (3,100,000), 72% were age 18 to 29, 28% were 30 years of age and older. College graduates represented 34% of new mothers age 30 and older, 12% of those aged 18 to 29. Forty-eight percent of older new mothers were employed vs. 39% of the younger group. Managerial or professional positions were held by 17% of the older group, 7% of the younger new mothers; 30% of the former group had household incomes over $35,000 a year compared with 11% of the younger group.

Birth Order:

In general, marketers focusing on the new-mother/baby markets can find encouragement in the overall figures on birth order. Four out of 10 births represent first births and the requirements for apparel and equipment for these children are higher than for later children, as a rule. It is estimated that parents spend only 69% as much on a second child as they do on a first child. In 1984, 12% of the first-borns had mothers who were 30 years of age or older (the most affluent group), compared with 8% in 1979, 4% in 1971.

Birth Orders As A Percent of Total Births, 1972-1983

	1983	1982	1979	1972
Total births	100.0%	100.0%	100.0%	100.0%
Birth order:				
First	42.1	42.3	42.3	39.6
Second	32.6	32.4	32.0	28.5
Third	15.2	15.1	15.0	14.1
Fourth & higher	9.6	9.7	10.7	15.0
Not stated	0.5	0.5	--	2.8

Source: U.S. Dept. of Health & Human Services, National Center For Health Statistics.

Regional Variations:

Census Bureau data shown in the table on Patterns in Births (page 5) shows a lag in the Northeast. Data compiled by the National Center For Health Statistics shows a considerable variation in fertility rates by geographic region, ranging from a low of 55.9 per 1,000 women age 15-44 years in New England to a high of 79.5 per woman of this age in the Mountain States in the 12-month period ending June 1983.

Births

Regional Variations: (continued)

Live Births by Race of Child, Birth Rates & Fertility Rates
U.S. & Nine Geographic Divisions, 1983

	Number (thousands)				
	Total (all races)	White	Black	Birth Rate*	Fertility Rate*
United States	3,639	2,904	586	15.5	65.8
New England	168	153	11	13.5	55.9
Middle Atlantic	506	400	94	13.7	58.3
East North Central	624	518	96	15.0	63.6
West North Central	276	248	19	15.8	69.2
South Atlantic	563	391	162	14.5	61.2
East South Central	223	161	60	15.0	64.0
West South Central	470	371	85	18.2	76.8
Mountain	233	208	8	18.9	79.5
Pacific	576	455	50	17.1	70.9

* Based on women age 15-44 years in each region.

Source: U.S. Dept. of Health & Human Services,
National Center For Health Statistics.

Sex & Race:

The sex ratio at birth in 1983 was 1,052 male births per 1,000 female births, compared with 1,050 for 1982. There has been very little annual variation in the ratio, with a range of 1,050 to 1,055 since 1968.

The ratio of white births was 1,057, higher than the 1982 ratio of 1,054, but well within the range of 1,053 to 1,059 observed since the mid-1960's. The sex ratio for black births was 1,028, below the 1982 ratio of 1,033, but within the range of 1,024 to 1,033 measured since 1970.

Monthly Pattern:

A consistent pattern in the monthly occurrence of births has been observed for many years. The peak months are July, August and September. There is also a distinctive pattern in the occurrence of births by day of the week. Deliveries are concentrated on Mondays through Fridays, with the peak number occurring on Tuesdays, and corresponding deficits are observed for weekends and for holidays.

POPULATION TRENDS

Births

Monthly Pattern: (continued)

Percent Distribution of Registered Live Births
By Months, 1982, 1983, 1984

	1984(p)	1983(r)	1982
Total births	100.0%	100.0%	100.0%
January	8.5	8.2	8.1
February	7.8	7.6	7.5
March	7.9	8.5	8.3
April	8.2	8.1	7.9
May	8.0	8.3	8.3
June	8.0	8.4	8.4
July	9.1	8.7	8.9
August	8.7	8.9	8.9
September	8.9	8.6	8.9
October	8.5	8.4	8.5
November	7.9	8.0	8.0
December	8.4	8.2	8.2

(p) preliminary
(r) revised

Source: U.S. Department of Health & Human Services,
National Center For Health Statistics.

Age of Father:

The birth rate for men in 1983 was 55.3 live births per 1,000 men aged 15-54 years, 2% below the 1982 rate of 56.4. The rate for white men was 51.5; for black men, 78.0. The only age group to show an increase in the birth rate was 36-39 years group (up 2%), consistent with the increases in rates noted only for women age 30-34 and 35-39 in 1983.

Total Population:

At the start of 1986, an estimated 239.4 million people--12.9 million more than were counted in the April 1980 census--were living in the United States. This was almost 2.1 million higher than the year 1985 New Year's Day figure. The record for net population growth in a single year is 3.1 million, recorded during the baby-boom year of 1957, when the U.S. population count totaled about 168 million.

The U.S. resident population increased 0.9% in 1984 and 1.0% in 1982 and in 1981 compared with the previous year. In contrast, the annual rate of increase during the peak years of the baby boom (1946-1961) ranged from 1.6% to 1.9%.

Including the Armed Forces overseas, the total population as of July 1, 1985 was 28.8 million, an increase of 11.1 million (3.9%) over the total on July 1, 1980 and 2.1 million (0.9%) over the total on July 1, 1984.

POPULATION TRENDS

Total Population

Estimates on the Population by Type, July 1, Selected Years 1970-1985
(In thousands)

As of July 1:	Total Population Including Armed Forces Overseas	Resident Population	Civilian Population
1985	238,816	238,291	236,569
1984	236,681	236,158	234,443
1983	234,538	234,023	232,327
1982	232,345	231,822	230,152
1980	227,738	227,236	225,632
1970	205,052	203,984	201,895

Source: U.S. Bureau of the Census,
Current Population Reports, Series P-25, No. 978

Age/Sex Structure:

Detailed information on the composition of the population is available from the Census Bureau through the year 1984. Including the Armed Forces overseas, the total population reached 236,681,000, as of July 1, 1984, which was 4.2% above the complete Census count as of April 1, 1980.

As a result of the large number of women born in the baby boom years (1946-1964), who have now reached childbearing ages, there has been an increase in recent years in the number of children under 5 years of age. The total rose 9.0% between 1980 and 1984, from 16.3 million to 17.8 million. This is the largest `under-5' population since the 17.9 million recorded in 1968.

In the West, the number of children under 5 rose 18% between 1980 and 1984; in the South the increase was 11%, in the Northeast, 5%; Midwest, 2%.

The elementary school-age population (5 to 13 years of age) declined by 3.2%, from 31.2 million in 1980 to 30.2 million in 1984. The 14-to-17-year-old population declined by 9.5% during the period, much faster than any other age group. In 1980 there were 16.2 million children aged 14 to 17 years. This number peaked in 1975 at 17.1 million, but by 1984 there were only 14.7 million in this high-school age group.

Regional trends varied. The population aged 5-17 declined only 3% in the South and held close in the West, compared with the 5% decline noted nationally from 1980 to 1984.

There were fewer young adults (18 to 24 years of age) on July 1, 1984 than on April 1, 1980 (counting Armed Forces overseas). This population dropped by 3.0%, from 30.3 million to 29.4 million, and will continue to decline in a reversal of their fast growth in the 1960's and 1970's.

Age/Sex Structure: (continued)

The population 25 to 44 years of age grew significantly between 1980 and 1984: the 25-to-34 year age group grew by 10.3%, from 37.3 million to 41.1 million, while those aged 35-to-44 registered a strong 19.5% increase, rising from 25.7 million in 1980 to 30.7 million in 1984. This was the fastest growth rate noted for any age group. (The 85-and-over group, however, grew almost as fast.) Both the 25-34 and 35-44 year age groups will continue to grow for some time--particularly the latter which will get the impact of peak post-World War II births.

The 45-to-54 year age group declined by 370,000, or 1.6%, between 1980 and 1984. The number of 55-to-64-year-olds grew by 2.8%, from 21.7 million in 1980 to 22.3 million in 1984. This group will stabilize in the next few years, then start to decline as depression-year babies move into this bracket.

A striking development in recent years has been the growth of the mature market. Persons age 65 years and older have registered sharp gains--the 65-to-74 year group increased 7.5% from 15.6 million in 1980 to 16.7 million in 1984; the 75-84 age group gained 11.5%; the population 85 years and older rose 19.4%.

The continued aging of the American population is clear in the trends by median age. Including Armed Forces overseas, the median age as of 1974 was 28.5. Ten years later, it reached 31.2, and will continue to rise in coming years. The median age for the White population in 1984 was 32.2 years; for Blacks, 26.3 years. For the male population, the median age registered 30.0 years; for females, 32.5 years, reflecting the greater longevity of females relative to males.

Sex Ratios:

For younger ages (through the 18-to-24 age groups), males outnumber females in the population, reflecting a greater number of male births than female births. After that, females outnumber males to an increasing extent based on age. In 1984, by age 65 and over, there were 67.5 males per 100 females in the population of this age.

By 2050, according to a recent study conducted by the Metropolitan Life Insurance Co., the gap in the sex ratio is expected to narrow. By the year 2050, according to this study, there will be only 200,000 more women than men in the 25-to-64 age group compared with a gap of almost 2.6 million (58.6 million women vs. 57.0 million men) as of 1984.

POPULATION TRENDS

Total Population

Age/Sex Structure: (continued)

(Preceding figures have discussed the total U.S. population, including Armed Forces overseas. Following is the profile by age of the U.S. resident population as of July 1, 1980 and 1984).

Distribution of the Resident Population
By Age & By Sex, July 1, 1980, 1984
(thousands)

	Number (000)		% Distribution		% Change
	1984	1980(r)	1984	1980	1984/1980
Total all ages	236,158	227,236	100.0	100.0	+ 3.9
Under 5 years	17,816	16,454	7.5	7.2	+ 8.3
5 to 9 years	16,351	16,601	6.9	7.3	- 1.5
10 to 14 years	17,567	18,241	7.4	8.0	- 3.7
15 to 24 years	40,079	42,476	17.0	18.7	- 5.6
25 to 34 years	40,911	37,436	17.3	16.5	+ 9.3
35 to 44 years	30,648	25,815	13.0	11.4	- 1.4
45 to 54 years	22,430	22,742	9.5	10.0	- 1.4
55 to 64 years	22,316	21,761	9.4	9.6	+ 2.5
65 to 74 years	16,746	15,655	7.1	6.9	+ 7.0
75 & over	11,294	10,054	4.8	4.4	+ 12.3
Median age (years)	31.3	30.0	--	--	--
Male population, total	114,765	110,414	100.0	100.0	+ 3.9
Under 5 years	9,115	8,416	7.9	7.6	+ 8.3
5 to 9 years	8,367	8,490	7.3	7.7	- 1.4
10 to 14 years	8,994	9,316	7.8	8.4	- 3.5
15 to 24 years	20,235	21,423	17.6	19.4	- 5.5
25 to 34 years	20,330	18,571	17.7	16.8	+ 9.5
35 to 44 years	15,062	12,664	13.1	11.5	+ 18.9
45 to 54 years	10,889	10,987	9.5	10.0	- 0.9
55 to 64 years	10,474	10,180	9.1	9.2	+ 2.9
65 to 74 years	7,318	6,792	6.4	6.2	+ 7.7
75 & over	3,981	3,477	3.5	3.1	+ 14.5
Median age (years)	30.0	28.9	--	--	--
Female population, total	121,393	116,822	100.0	100.0	+ 3.9
Under 5 years	8,702	8,038	7.2	6.9	+ 8.3
5 to 9 years	7,984	8,110	6.6	6.9	- 1.6
10 to 14 years	8,573	8,925	7.1	7.6	- 3.9
15 to 24 years	19,842	21,054	16.3	18.0	- 5.8
25 to 34 years	20,581	18,866	17.0	16.1	+ 9.1
35 to 44 years	15,587	13,152	12.8	11.3	+ 18.5
45 to 54 years	11,541	11,754	9.5	10.1	- 1.8
55 to 64 years	11,842	11,852	9.7	9.9	- 0.1
65 to 74 years	9,429	8,863	7.8	10.0	+ 6.4
75 & over	7,313	6,477	6.0	5.6	+ 12.9
Median age (years)	32.5	31.3	--	--	--

(r) revised

(continued)

POPULATION TRENDS

Total Population

Age/Sex Structure: (continued)

Distribution of the Resident Population (continued)

Sub-Totals By Age, 1984

Age Groups	Number (thousands) Total	Males	Females	Percent of Total Population Total	Males	Females
14 years & over	188,699	90,683	98,017	79.7%	78.7%	80.7%
16 years & over	181,263	86,877	94,386	76.6	75.4	77.7
18 years & over	173,992	83,157	90,835	73.5	72.2	74.8
21 years & over	161,864	77,002	84,862	68.4	66.8	69.9
62 years & over	34,399	14,257	20,142	14.5	12.4	16.6
65 years & over	28,040	11,299	16,741	11.8	9.8	13.8

Source: U.S. Bureau of the Census, Current Population Reports, Series P-25, No. 965 (March 1985)

Race/Color

Total U.S. Population (Including Armed Forces Overseas) By Race
July 1, 1980, 1983, 1984
(Number in thousands)

	Total		White		Black & Other Races		Black	
	No.	%	No.	% of Total	No.	% of Total	No.	% of Total
July 1:								
1984	236,681	100.0	201,358	85.1	35,323	14.9	28,609	12.1
1983	234,538	100.0	199,960	85.3	34,578	14.7	28,195	12.0
1980	227,738	100.0	195,549	85.9	32,189	14.1	26,905	11.8
Median age								
1984 (years)	31.2		32.2		26.5		26.3	

Source: U.S. Bureau of the Census, Current Population Reports, Series P-25, No. 965 (March 1985)

From 1980 to 1984, the total population of the U.S. (including Armed Forces overseas) increased 3.9%. In this same period, the White population increased 3.0% while the number of Blacks and other races increased 9.7%. Higher fertility rates are noted among the non-White population than reported for Whites. Higher mortality rates, resulting in shorter life spans, are factors in the younger median age of Black and other races in the population.

Hispanics:

An advance report based on the March 1985 survey covering the civilian non-instutional population of the U.S. and Armed Forces living off post or with their families on post, and covering, specifically, persons of Spanish origin (Hispanics), was released in December 1985 by the U.S. Census Bureau. This includes people who are also counted in either the White or Black population totals. (In 1980, 55% were of the White Race).

(continued)

POPULATION TRENDS

Total Population

Race/Color

Hispanics: (continued)

In March 1985, there were 16.9 million persons of Spanish origin in the U.S., representing a gain of about 2.3 million persons (16%) over the 1980 census figure of 14.6 million. This sizeable increase was the result of high fertility and the resulting large natural increase, as well as of substantial immigration to the U.S. from Mexico, Cuba and other Spanish-speaking countries of Central and South America. In this same period, the total measured U.S. population rose only 3.3%; the non-Spanish-origin segment, only 2.4%.

Hispanics constituted 7.2% of the U.S. population in 1985 compared with 6.4% in 1980. Six out of 10 Hispanics in the country are of Mexican origin; those of Puerto Rican origin are the next largest group.

Persons of Spanish Origin in the U.S. By Original Origin: 1980, 1985

	Number (thous.)		Percent of U.S. Total		Percent by Origin	
	1985	1980	1985	1980	1985	1980
Total population	234,066	226,546	100.0	100.0	--	--
Total Spanish origin	16,940	14,604	7.2	6.4	100.0	100.0
Mexican	10,269	8,679	4.4	3.8	60.6	59.4
Puerto Rican	2,562	2,005	1.1	0.9	15.1	13.7
Cuban	1,036	806	0.4	0.4	6.1	5.5
Central or South America	1,722	3,114	0.7	1.4	10.2	21.3
Other Spanish	1,350		0.6		8.0	
Not of Spanish origin	217,126	211,942	92.8	93.6	--	--

Source: U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 403 Advance Report (Issued December 1985)

An analysis by Sales & Marketing Management Magazine showed a high concentration of the Hispanic population (about 70%) living in 25 large metropolitan areas. The largest concentration was in Los Angeles-Long Beach, where 31.1% of the total population in 1985 was of Spanish origin, with the total numbering 2.5 million. There were about 1.6 million in the New York Metropolitan Area, 18.6% of the area's total population. In some areas, with smaller counts covering the Spanish-origin population, this group represented over 80% of the area's total population.

Hispanics: (continued)

The 25 Leading Hispanic Metros, 1984

Metro Area	1984 Hispanic Population (thous.)	% of Metro. Area Population
Los Angeles-Long Beach	2,462.5	31.1%
New York	1,562.1	18.6
Miami-Hialeah	729.4	41.5
San Antonio	608.2	51.1
Chicago	559.4	9.2
Houston	535.8	16.9
Riverside-San Bernardino	383.0	21.0
El Paso	368.3	68.4
Anaheim-Santa Ana	351.5	16.7
San Diego	347.3	16.6
McAllen-Edinburg-Mission	304.2	89.3
San Jose	271.7	19.7
Phoenix	242.0	13.9
Dallas	228.6	10.2
Oakland	222.6	11.9
Brownsville-Harlingen	204.5	84.7
Corpus Christi	199.8	55.8
San Francisco	191.9	12.6
Fresno	188.1	33.0
Albuquerque	173.4	37.3
Denver	172.7	10.7
Jersey City	163.0	29.7
Newark	145.0	7.8
Oxnard-Ventura	143.7	24.1
Sacramento	133.4	10.7

Source: Sales & Marketing Management, 1985 Survey of Buying Power

A similar analysis by Sales & Marketing Management showed the 1983 concentration of the Black population (which includes those of Spanish origin) by leading Metro Area, of which the top 10 are shown below.

The 10 Leading Black Metros, 1983

Metro Market	1983 Black Population (thous.)	% of Metro Area Total Population
1. New York	2,012.8	24.4%
2. Chicago	1,378.1	22.9
3. Los Angeles-Long Beach	992.1	12.9
4. Philadelphia	898.3	19.0
5. Washington	885.3	26.3
6. Detroit	864.5	19.9
7. Houston	612.0	19.4
8. Baltimore	566.1	25.2
9. Atlanta	555.4	23.9
10. New Orleans	433.8	32.6

Source: Sales & Marketing Management, 1984 Survey of Buying Power

POPULATION TRENDS

Total Population

Race/Color

The fastest growing minority group in the U.S. is composed of Asians and Pacific Islanders. Between 1970 and 1980, this group grew by 142%, totaling about 3.7 million. By 1990, they are expected to number about 5.9 million and by 2000, over 8.0 million. This includes people classified as Chinese, Asian, Indian, Japanese, Korean, Filipino, Vietnamese, Hawaiian, Pakistanis, etc.

According to data compiled by the Population Reference Bureau, about one-third of Asian Americans in 1980 were living in California. That state's share of this population group is expected to remain above 30% for the forseeable future, with a population of some 2.7 million Asians by the year 2000, up from 1.3 million in 1980.

In 1980, the Chinese represented the biggest single group of Asian Americans, but are expected to be outnumbered by Filipino Americans by the year 1990. By the end of this decade, according to the Bureau, both Filipinos and Chinese are expected to number more than 1 million.

Projections:

In May 1984, the U.S. Bureau of the Census issued a series of three projections on the U.S. population by age, sex and race, 1983 to 2080. Each series was based on different assumptions regarding future fertility, mortality, and net immigration levels. In this report, the "middle" of the three series is used, which proved to be fairly close to later Census Bureau population estimates. In 1984, according to figures released by the Bureau in March 1985, the total population, including Armed Forces overseas, was reported at 236,681,000. This compares with the middle series projection totaling 236,416,000. Differences between the current figures and projected figures by age groups varied in size, as noted in the following table.

Most growth over the next century will occur in the next 50 years, with the total population rising to an estimated 305 million by 2030, based on the middle series of projections. From 2030 to 2080, the growth will total less than six million.

Projections, in any event, show that the Nation is now aging rapidly. The median age rose from 29.4 years in 1960 to 31.2 years by 1984. Based on assumptions that there would be a small rise in fertility, steady increases in life expectancy, and that net legal immigration will remain at recent levels, the median age is expected to reach 33.0 years by 1990, 36.3 years by the year 2000.

The ratio of the working-age population (age 18-to-64), compared to the retirement age population is declining. In 1982, for every person 65 or older in the Nation, there were 5.3 people of working age. The ratio will drop to 4.7 in 2000, then to 2.7 in 2030, and to 2.4 in 2080.

The dominant characteristic in U.S. population projections is the shift to older age groups as the years progress and the baby boomers get older. The total population aged 18 to 24, which was at an all-time high of 30.4 million in 1981, has been declining and will reach an estimated total of only 24.1 million by 1994. The biggest numerical growth by 1994 will be in the population age 30 to 44 years--increasing from 50.4 million in 1984 to some 63.3 million.

POPULATION TRENDS

Total Population

Projections (continued)

The non-White segment of the population will increase its representation in the total from 14.9% in 1984 to 16.9% in the year 2000, rising to 20.7% in 2030 and to 25.5% in the year 2080. The proportion of Blacks in the overall non-White segment, which stood at 90% in 1970, dropped to 81% in 1984 and is expected to hold at about that level until 2000, then decline again.

Projections of the U.S. Population--1984, 1994, 2005
(Middle Series*)

	Number (Thousands)				% Change	Percent Distribution		
	1984**	1984*	1994*	2005*	2005/1984*	1984*	1994*	2005*
Total, all ages	236,681	236,416	257,714	275,677	+ 16.6%	100.0%	100.0%	100.0%
Under 5 years	17,816	18,232	18,823	17,449	- 4.3	7.7	7.3	6.3
5 to 9 years	16,351	16,219	19,281	17,772	+ 9.6	6.9	7.5	6.5
10 to 15 years	21,251	20,944	21,991	22,865	+ 9.2	8.9	8.5	8.3
16 years & over	181,263	181,021	197,619	217,591	+ 20.2	76.5	76.7	78.9
16 - 19	15,121	15,009	13,138	15,765	+ 0.5	6.3	5.1	5.7
20 - 29	42,958	43,233	36,695	36,516	- 15.5	18.3	14.2	13.2
30 - 44	50,392	50,228	63,330	58,408	+ 16.3	21.2	24.6	21.2
45 - 54	22,436	22,355	30,156	41,216	+ 84.4	9.4	11.7	15.0
55 - 64	22,316	22,210	20,793	29,459	+ 32.6	9.4	8.1	10.7
Median age (years)	31.2	31.1	34.3	37.6	+ 20.9	—	—	—

* Middle in a series of three different projections, each based on alternative assumptions for future fertility, mortality, and net immigration levels. Includes Armed Forces overseas.
**Later Census Bureau estimates for 1984 (issued March 1985).

Note: Columns may not add to totals shown due to rounding.

Source: U.S. Bureau of the Census, Current Population Reports
Series P-25, No. 952 (May 1984)
Series P-25, No. 965 (March 1985)

Total Population

Projections (continued)

U.S. Population by Single Years of Age
(Infants, Children, Youths) & Older Groups
Middle Series Projections* - 1984, 1994 & Actual 1984
(Numbers in thousands)

		Total		Male		Female	
	1984**	1984*	1994*	1984*	1994*	1984*	1994*
Total, all ages	236,681	236,416	257,714	115,073	125,464	121,343	132,251
Under 5 years	17,816	18,232	18,823	9,329	9,635	8,904	9,188
Under 1 year	3,637	3,734	3,671	1,912	1,880	1,822	1,792
1 year	3,547	3,684	3,721	1,886	1,905	1,798	1,816
2 years	3,542	3,646	3,770	1,865	1,930	1,781	1,840
3 years	3,556	3,598	3,814	1,841	1,952	1,757	1,862
4 years	3,535	3,570	3,847	1,825	1,969	1,745	1,878
5 to 9 years	16,351	16,219	19,281	8,296	9,866	7,924	9,415
5 years	3,403	3,367	3,868	1,723	1,979	1,645	1,888
6 years	3,299	3,237	3,874	1,655	1,982	1,582	1,892
7 years	3,334	3,254	3,867	1,664	1,979	1,589	1,888
8 years	3,085	3,150	3,849	1,610	1,970	1,539	1,880
9 years	3,230	3,211	3,823	1,643	1,956	1,568	1,867
10 to 14 years	17,567	17,295	18,552	8,845	9,487	8,450	9,064
10 years	3,230	3,142	3,788	1,607	1,938	1,535	1,850
11 years	3,286	3,269	3,746	1,671	1,916	1,598	1,829
12 years	3,481	3,391	3,711	1,734	1,898	1,657	1,814
13 years	3,817	3,746	3,666	1,916	1,875	1,829	1,791
14 years	3,752	3,748	3,640	1,917	1,860	1,831	1,780
15 to 19 years	18,805	18,658	16,577	9,516	8,470	9,143	8,107
15 years	3,684	3,649	3,439	1,863	1,758	1,786	1,681
16 years	3,603	3,563	3,309	1,818	1,691	1,744	1,618
17 years	3,668	3,652	3,326	1,861	1,700	1,791	1,626
18 years	3,728	3,774	3,221	1,926	1,645	1,848	1,596
19 years	4,122	4,020	3,282	2,047	1,676	1,973	1,606
20 to 24 years	21,525	21,706	17,636	11,018	8,974	10,689	8,662
25 to 29 years	21,433	21,527	19,059	10,803	9,631	10,724	9,429
30 to 34 years	19,674	19,493	22,097	9,701	11,120	9,792	10,977
35 to 39 years	16,862	17,056	21,742	8,433	10,841	8,623	10,901
40 to 44 years	13,856	13,679	19,491	6,715	9,639	6,964	8,592
45 to 64 years	44,752	44,565	52,322	21,202	25,192	23,362	27,130
65 & over	28,040	27,986	33,507	11,217	13,302	16,768	20,205

* Middle in a series of three different projections, each based on alternative assumptions for future fertility, mortality, and net immigration levels. Includes Armed Forces overseas.

**Later count reported in Current Population Reports Series P-25, No. 965 (issued March 1985)

Note: Columns may not add to totals shown due to rounding.

Source: U.S. Bureau of the Census, Current Population Reports, Series P-25, No. 952 (issued May 1984)

POPULATION TRENDS

Total Population

Projections (continued)

As previously noted, the biggest growth in the next 10 years will be in the population, aged 30 to 44. This is very good for marketers of many types of consumer goods, as well as housing and services. this age bracket includes the bulk of the population in new households, those building new homes and those raising families. A high percentage are in two-income households, representing an increasingly affluent market.

This affluence gives the group an even greater importance in the marketplace, beyond their growing numbers, and it is therefore worthy of special attention. As the baby boomers age, the older end of the 30-to-44-year-age will be showing the greatest growth. By 1994, the population 40-44 years of age is expected to register an increase of 42.5% compared with 1984; those aged 35 to 39 years will gain 27.5%; the population 30 to 34 years will rise 13.3%.

The population in the 30-to-44-year-age group will represent about one-fourth of the total U.S. population in 10 years, compared with 21.2% in 1984.

Population By Regions & States:

The West and South have dominated population growth in the U.S. in the current decade, representing 94% of the nation's 7.4 million gain between 1980 and 1983. According to provisional projections of the population of States, issued by the U.S. Census Bureau in 1983, patterns of growth noted for the 1980's will continue for the remainder of the century.

Regionally, the West will continue to be the fastest growing region of the country, with the population increasing 22.2% from 1980 to 1990, and 18.1% from 1990 to 2000. Following the West, the South will maintain its pace as the second fastest growing region, increasing by 15.9% from 1980 to 1990, and 12.8% from 1990 to 2000. However, the South will add more people than any other region, increasing its population size by almost 24 million between 1980 and 2000. By 2000, 37% of the population will live in the South, 23% in the West.

The Midwest region, projected to grow only 2% in this decade, will not grow in the 1990's. The Northeast will continue to lose population, declining 1.7% from 1980-1990, and more than 50% from 1990 to 2000.

New Hampshire and Florida are the only states east of the Mississippi that will grow at more than twice the U.S. rate, while 10 states west of the Mississippi will grow that fast. Nevada is projected to grow most rapidly on a percentage basis (59% in 1980 to 1990, and more than 50% from 1990-2000), followed by Wyoming, Arizona and Utah. Florida, California and Texas will add the most people by the end of this century, each increasing by 6 million from 1980 to 2000. California wil have 11% of the population by the end of the century and continue to be the largest state.

Overall, the 65 and older population will increase from 11.2% of the total in 1980 to 13.1% in 2000. The Northeast will continue to have the oldest age distribution, with about 15% of its population aged 65 and over. The West will have the youngest age distribution, with only 11% of its population over 65, and over 22% below age 15, 45% between the ages of 15 and 44.

Compared with the age distribution of the U.S., as a whole, the South will have a greater proportion of elderly and lower proportions of persons age 15 to 44. The Midwest will have a higher proportion of its population below age 15. Thus these two regions will have the highest dependency ratios (persons under 15 and over 64 divided by persons 15 through 64) in the year 2000.

POPULATION TRENDS

Population By Regions & States

Projections of the Population of Regions, by Age: 1980 to 2000
(In thousands)

	Total	Under 15 Years	15 to 44 Years	45 to 64 Years	65 Years & Over
TOTAL RESIDENT POPULATION					
April 1, 1980 (r)					
U.S. total	226,546	51,290	105,204	44,503	25,549
Northeast	49,135	10,383	22,151	10,530	6,072
Midwest*	58,866	13,612	27,079	11,482	6,692
South	75,372	17,455	34,989	14,440	8,488
West	43,172	9,841	20,984	8,049	4,298
July 1, 1990					
U.S. total	249,203	54,575	116,354	46,474	31,799
Northeast	48,423	9,441	22,293	9,778	6,912
Midwest*	60,265	13,629	27,791	11,190	7,656
South	87,594	19,255	40,635	16,301	11,403
West	52,920	12,250	25,636	9,205	5,829
July 1, 2000					
U.S. total	267,462	55,900	115,660	60,866	35,036
Northeast	46,401	8,677	19,626	11,271	6,828
Midwest*	59,714	12,856	25,590	13,505	7,763
South	98,828	20,544	42,272	22,430	13,582
West	62,519	13,823	28,172	13,660	6,864
PERCENT OF U.S. TOTAL					
1980(r)					
U.S. Total	100.00	100.00	100.00	100.00	100.00
Northeast	21.69	20.24	21.06	23.67	23.77
Midwest*	25.98	26.55	25.74	25.89	26.20
South	33.27	34.03	33.26	32.44	33.21
West	19.06	19.18	19.95	18.09	16.82
1990					
U.S. Total	100.00	100.00	100.00	100.00	100.00
Northeast	19.43	17.30	19.16	21.04	21.74
Midwest*	24.18	24.97	23.88	24.08	24.07
South	35.15	35.28	34.92	35.08	35.86
West	21.24	22.45	22.03	19.81	18.33
2000					
U.S. Total	100.00	100.00	100.00	100.00	100.00
Northeast	17.35	15.52	16.97	18.52	19.49
Midwest*	22.33	23.00	22.12	22.19	22.16
South	36.95	36.75	36.55	36.85	38.77
West	23.38	24.73	24.36	22.44	19.59

* Formerly the North Central Region
(r) revised

Source: U.S. Bureau of the Census, Current Population Reports, Projections: Series P-25, No. 937 (issued August 1983) and 1980; P-25, No. 970 (issued June 1985)

Population By Regions & States (continued)

The Resident Population of States, 1980, 1984 & Projected to 1990 & 2000
(Numbers in thousands)

	1980(r)	1984	1990	2000	Percent Distribution 1980	1990	2000
U.S. total	226,546	236,158	249,203	267,461	100.00	100.00	100.00
New England	12,348	12,577	12,733	12,775	5.45	5.11	4.78
Maine	1,125	1,156	1,229	1,308	0.50	0.49	0.49
New Hampshire	921	977	1,139	1,364	0.41	0.46	0.51
Vermont	511	530	575	625	0.23	0.23	0.23
Massachusetts	5,737	5,798	5,704	5,490	2.53	2.29	2.05
Rhode Island	947	962	951	926	0.42	0.38	0.35
Connecticut	3,108	3,154	3,136	3,062	1.37	1.26	1.14
Middle Atlantic	36,787	37,151	35,690	33,625	16.24	14.32	12.57
New York	17,558	17,735	16,457	14,990	7.75	6.60	5.60
New Jersey	7,365	7,515	7,513	7,428	3.25	3.01	2.78
Pennsylvania	11,864	11,901	11,720	11,208	5.24	4.70	4.19
East North Central	41,682	41,601	42,372	41,647	18.40	17.00	15.57
Ohio	10,798	10,752	10,763	10,357	4.77	4.32	3.87
Indiana	5,490	5,498	5,679	5,679	2.42	2.28	2.12
Illinois	11,427	11,511	11,502	11,187	5.04	4.62	4.18
Michigan	9,262	9,075	9,394	9,208	4.09	3.77	3.44
Wisconsin	4,706	4,766	5,033	5,215	2.08	2.02	1.95
West North Central	17,183	17,515	17,894	18,067	7.59	7.18	6.76
Minnesota	4,076	4,162	4,358	4,489	1.80	1.75	1.68
Iowa	2,914	2,910	2,983	2,972	1.29	1.20	1.11
Missouri	4,917	5,008	5,077	5,080	2.17	2.04	1.90
North Dakota	653	686	678	682	0.29	0.27	0.25
South Dakota	691	706	698	688	0.30	0.28	0.26
Nebraska	1,570	1,606	1,640	1,662	0.69	0.66	0.62
Kansas	2,364	2,438	2,463	2,494	1.04	0.99	0.93
South Atlantic	36,959	39,450	43,144	48,975	16.31	17.31	18.31
Delaware	594	613	630	638	0.26	0.25	0.24
Maryland	4,217	4,349	4,491	4,582	1.86	1.80	1.71
District of Columbia	638	623	501	376	0.28	0.20	0.14
Virginia	5,347	5,636	5,961	6,389	2.36	2.39	2.39
West Virginia	1,950	1,952	2,037	2,067	0.86	0.82	0.77
North Carolina	5,882	6,165	6,473	6,868	2.59	2.60	2.57
South Carolina	3,122	3,300	3,560	3,907	1.38	1.43	1.46
Georgia	5,463	5,837	6,175	6,708	2.41	2.48	2.51
Florida	9,746	10,976	13,316	17,438	4.30	5.34	6.52
East South Central	14,666	15,028	16,121	17,174	6.47	6.47	6.42
Kentucky	3,661	3,723	4,073	4,400	1.62	1.63	1.65
Tennessee	4,591	4,717	5,073	5,420	2.03	2.04	2.03
Alabama	3,894	3,990	4,214	4,415	1.72	1.69	1.65
Mississippi	2,521	2,598	2,761	2,939	1.11	1.11	1.10

(continued)

Population By Regions & States (continued)

The Resident Population of States, 1980, 1984 & Projected to 1990 & 2000
(Numbers in thousands)
(continued)

	1980(r)	1984	1990	2000	Percent Distribution 1980	1990	2000
West South Central	23,747	26,098	28,329	32,679	10.48	11.37	12.22
Arkansas	2,286	2,349	2,580	2,835	1.01	1.04	1.06
Louisiana	4,206	4,462	4,747	5,160	1.86	1.90	1.93
Oklahoma	3,025	3,298	3,503	3,944	1.34	1.41	1.47
Texas	14,229	15,989	17,498	20,739	1.68	7.02	7.75
Mountain	11,373	12,553	15,404	20,140	5.02	6.18	7.53
Montana	787	824	888	963	0.35	0.36	0.36
Idaho	944	1,001	1,214	1,512	0.42	0.49	0.57
Wyoming	470	511	701	1,022	0.21	0.28	0.37
Colorado	2,890	3,178	3,755	4,657	1.28	1.51	1.74
New Mexico	1,303	1,424	1,536	1,727	0.57	0.62	0.65
Arizona	2,718	3,053	3,994	5,583	1.20	1.60	2.09
Utah	1,461	1,652	2,040	2,777	0.65	0.82	1.04
Nevada	800	911	1,275	1,919	0.35	0.51	0.72
Pacific	31,800	34,184	37,516	42,379	14.04	15.05	15.84
Washington	4,132	4,349	5,012	5,833	1.82	2.01	2.18
Oregon	2,633	2,674	3,319	4,025	1.16	1.33	1.50
California	23,668	25,622	27,526	30,613	10.45	11.05	11.45
Alaska	401	500	522	631	0.18	0.21	0.24
Hawaii	965	1,039	1,138	1,278	0.43	0.46	0.48

(r) revised

Source: U.S. Bureau of the Census Projections: P-25, No. 937 (issued August 1983); 1980, 1984: P-25, No. 970 (issued June 1985)

Metropolitan-Nonmetropolitan Markets

In the 1970's, nonmetropolitan areas were growing at a faster rate, in terms of population, than metropolitan areas. This trend has now been reversed as nonmetropolitan area growth has slowed considerably.

Metropolitan Statistical Areas (MSAs) with a population of a million or more are registering the fastest growth. Metropolitan area growth in the South and West continues to be rapid, although slowing moderately since the 1970's. Growth in the Northeast has resumed since 1980 after a decade of no change. In both the Northeast and Midwest, the population outside metropolitan areas is increasing at about the same rate as the metropolitan population; in the 1970's the non-metro area growth was much more rapid.

Metro area central cities are growing faster than in the 1970's, particularly in the Northeast and Midwest, and suburban population increase has slowed. Only seven of the 23 central cities of 500,000 or more have lost population since 1980, compared with 13 in the previous decade.

Metropolitan-Nonmetropolitan Markets (continued)

Population By Metropolitan Status for Regions: 1970, 1980, 1984
(Numbers in millions)

	July 1, 1984 (estimate)	April 1, 1980 (Census)	April 1, 1970 (Census)	Percent Change 1984/ 1980	Percent Change 1980/ 1970	Average Annual Percent Change 1984/ 1980	Average Annual Percent Change 1980/ 1970
Total U.S. population	236.2	226.5	203.3	4.2	11.4	1.0	1.1
Northeast	49.7	49.1	49.1	1.2	0.2	0.3	—
Midwest	59.1	58.9	56.6	0.4	4.0	0.1	0.4
South	80.6	75.4	62.8	6.9	20.0	1.6	1.8
West	46.7	43.2	34.8	8.3	23.9	1.9	2.1
Inside MSA's, total	179.7	172.0	155.5	4.5	10.6	1.0	1.0
Northeast	43.8	43.3	43.7	1.1	-1.0	0.3	-0.1
Midwest	41.6	41.5	40.4	0.4	2.7	0.1	0.3
South	55.6	51.4	42.2	8.1	21.8	1.8	2.0
West	38.7	35.8	29.2	8.2	22.7	1.9	2.0
Inside Central Cities	74.5	72.5	72.0	2.7	0.8	0.6	0.1
Northeast	16.5	16.6	18.5	-0.2	-10.4	-0.1	-1.1
Midwest	17.6	17.8	19.5	-1.6	- 8.5	-0.4	-0.9
South	23.9	22.7	20.7	5.3	9.5	1.2	0.9
West	16.4	15.4	13.2	6.8	16.4	1.6	1.5
Outside Central Cities	105.2	99.4	83.5	5.9	19.0	1.3	1.7
Northeast	27.2	26.7	25.2	2.0	5.8	0.5	0.6
Midwest	24.1	23.6	20.9	1.9	13.1	0.4	1.2
South	31.7	28.7	21.5	10.3	33.7	2.3	2.9
West	22.3	20.4	15.9	9.3	27.9	2.1	2.5
Outside MSA's total	56.4	54.6	47.8	3.4	14.3	0.8	1.3
Northeast	5.9	5.8	5.3	1.9	9.9	0.4	0.9
Midwest	17.5	17.4	16.2	0.5	7.4	0.1	0.7
South	25.9	24.0	20.6	4.3	16.3	1.0	1.5
West	8.0	7.4	5.7	8.3	30.3	1.9	2.6

Source: U.S. Bureau of the Census, Current Population Reports, Series P-25, No. 976 (issued Oct. 1985)

Metropolitan-Nonmetropolitan Markets (continued)

Population of Metropolitan Statistical Areas' Central Cities of 500,000 & Over 1980, 1984

Rank	MSA Central City	July 1, 1984 (estimate)	April 1, 1980 (Census)	Average Annual Percent Change 1984/ 1980	1980/ 1970
1	New York, NY	7,164,700	7,071,639	0.31	-1.10
2	Los Angeles, CA	3,096,700	2,968,579	0.99	0.54
3	Chicago, IL	2,992,500	3,005,072	-0.10	-1.14
4	Houston, TX	1,705,700	1,595,138	1.58	2.57
5	Philadelphia, PA	1,646,700	1,688,210	-0.59	-1.44
6	Detroit, MI	1,089,000	1,203,369	-2.35	-2.30
7	Dallas, TX	974,200	904,599	1.74	0.69
8	San Diego, CA	960,500	875,538	2.18	2.27
9	Phoenix, AZ	853,300	789,704	1.81	3.02
10	San Antonio, TX	842,800	785,927	1.64	1.84
11	Baltimore, MD	763,600	786,741	-0.70	-1.41
12	San Francisco, CA	712,800	678,974	1.14	-0.53
13	Indianapolis, IN	710,300	700,807	0.32	-0.50
14	San Jose, CA	686,200	629,402	2.03	3.14
15	Memphis, TN	648,400	646,170	0.08	0.35
16	Washington, D.C.	622,800	638,432	-0.58	-1.70
17	Milwaukee, WI	620,800	636,298	-0.58	-1.20
18	Jacksonville, FL	578,000	540,920	1.56	0.70
19	Boston, MA	570,700	562,944	0.32	-1.30
20	Columbus, OH	566,100	565,032	0.05	0.45
21	New Orleans, LA	559,100	557,927	0.05	-0.62
22	Cleveland, OH	546,500	573,822	-1.15	-2.69
23	Denver, CO	504,600	492,694	0.56	-0.44

Source: U.S. Bureau of the Census, Current Population Reports, Series P-25, No. 976 (issued October 1985)

In the 1980-1984 period, the fastest-growing MSA was Midland, Texas (population growth: +37.5%; Anchorage, Alaska was second (+29.9%); Naples, Florida (+28.9%); Ocala, Florida (+27%); Fort Pierce, Florida (+25.8%).

Metropolitan-Nonmetropolitan Markets (continued)

The Top 10 Consolidated Metropolitan Areas (CMSA's) Based On Population July 1, 1984
(& Selected Largest Primary MSA's)

	Population	% Change 1984/1980
1. New York-Northern New Jersey-Long Island CMSA	17,807,100	1.5
New York, N.Y., PMSA (Primary Metropolitan Statistical Area)	8,376,900	1.2
Nassau-Suffolk, N.Y. PMSA	2,753,400	1.8
2. Los Angeles-Anaheim-Riverside, CA CMSA	12,372,600	7.6
Los Angeles-Long Beach, CA PMSA	7,901,200	5.7
Anaheim-Santa Ana, CA PMSA	2,075,800	7.4
3. Chicago-Gary-Lake County, IL-IN-WI CMSA	8,035,000	1.2
Chicago, IL PMSA	6,128,300	1.1
4. Philadelphia-Wilmington-Trenton, PA-NJ-DE-MD CMSA	5,755,300	1.3
Philadelphia, PA-NJ PMSA	4,768,400	1.1
5. San Francisco-Oakland-San Jose, CA CMSA	5,584,600	5.9
Oakland, CA PMSA	1,871,400	6.2
San Francisco, CA PMSA	1,541,900	3.6
San Jose, CA PMSA	1,371,500	5.9
6. Detroit-Ann Arbor, MI CMSA	4,577,100	- 3.7
Detroit, MI PMSA	4,315,800	- 3.8
7. Boston-Lawrence-Salem, MA NH CMSA	4,026,600	1.4
Boston, MA PMSA	2,820,700	0.5
8. Houston-Galveston-Brazoria, TX CMSA	3,565,700	15.0
Houston, TX PMSA	2,164,200	15.7
9. Washington, DC-MD-VA MSA	3,429,400	5.5
10. Dallas-Fort Worth, TX CMSA	3,348,000	14.2
Dallas, TX PMSA	2,203,700	12.6
Fort Worth-Arlington, TX PMSA	1,144,400	17.6

Source: U.S. Bureau of the Census, Current Population Reports, Series P-25, No. 976.

The 10 largest Consolidated Metropolitan Statistical Areas had a total population of 68.6 million, or 29% of the U.S. total resident population, and 38% of the metropolitan population.

Mobility/Migration Patterns

The annual mobility rate--the percent of the population 1 year old and over who have moved to a different house within the year--has continued to decline since the 1960's. Between 1960 and 1961, about 20% of the population moved within the U.S. Between 1982 and 1983, the rate declined to 16.6%.

(continued)

Mobility/Migration Patterns (continued)

Annual Rates of Mobility: 1960-1983
(Population 1 Year of Age & Older)

Period	Total Movers (thous.)	Different House in the U.S.					Movers From Abroad
		Total	Same County	Different County			
				Total	Same State	Different State	
1960-61	36,533	20.0	13.7	6.3	3.1	3.2	0.5
1970-71	37,705	17.9	11.4	6.5	3.1	3.4	0.8
1980-81	38,200	16.6	10.4	6.2	3.4	2.8	0.6
1981-82	38,127	16.6	10.3	6.2	3.3	3.0	0.5
1982-83	37,408	16.1	10.1	6.0	3.3	2.7	0.4

Source: U.S. Bureau of the Census, Current Population Reports, Population Characteristics, Series P-20, No. 393

Of more concern to marketers than simple mobility rates, however, are changing patterns in migration. This pattern is, of course, sharply affected by economic conditions--plant shutdowns, labor supply conditions, concentration of new high-tech industries for competition and other reasons, etc. Changes in the age composition of the population also play a role. Young adults have the highest mobility rates, but basic trends on regional moves are also affected by the aging population. These moves bring changing demand for consumer goods and services.

Some information on basic trends in migration patterns has become available through data compiled by the IRS which tracks federal income tax returns. These reports confirm information available through other indicators that migration patterns are changing, and the Northeast is making a comeback. Growth in the South and West continues at a strong pace, but the West has lost ground to the South. Some moderation in the rate of migration to both of these regions can be expected in the future.

In 1982-83, the Northeast accounted for 14.2% of inter-regional migrants compared to a low 12.5% in 1978-79. Migrants to the Midwest represented 18.7% of the IRS total in 1982-83, down from a high of 21.9% in 1976-77, mainly due to economic conditions and technological changes in manufacturing.

According to an analysis of IRS data by American Demographics, of the nine census divisions in the U.S., the East South Central (Ky., Tenn., Miss., Ala.) has shown the most pervasive decline in the share of inter-divisional migrants it attracts. On the other hand, the West South Central and South Atlantic divisions have greatly increased their share of migrants, much more than the West.

MARRIAGES & MARITAL STATUS

Marriages:

The chief development in recent years with regard to marriages is the steep increase (which started in the 1970's) in the proportion of people who are delaying marriage. This trend has accelerated in the first half of the 1980's. According to the Census Bureau, over 58% of women aged 20 to 24 in 1985 have never been married, up from 50% in 1980 and 36% in 1970.

In 1984, the median age for men to marry for the first time was 25.4 years; for women, 23.0 years. This was the highest level for women since 1890 (the first year recorded); for men, the rate was the third highest, ranking next to a median age of 25.9 years in 1900; 26.1 years in 1890.

The trend toward the postponement of marriage is also increasingly apparent among older age groups. The proportion of men and women in age groups 25 to 29 and 30 to 34 who have never married has approximately doubled since 1970. Among women aged 25 to 29, the proportion never married rose to 26% in 1984 from 11% in 1970; for men in this age group, the proportion rose from 19% to 38%; in the 30 to 34 year group, 'never-marrieds' represented 13% of the women and 21% of the men in 1984 compared with 6% and 9%, respectively, in 1970.

Percent of Single Population (Never Married) in Selected Age Groups 1970, 1980, 1984 & Median Ages At First Marriage

	Women			Men		
	1984	1980	1970	1984	1980	1970
40 years of age & over	5.0%	5.1%	6.2%	5.8%	5.7%	7.4%
Under 40 years	39.7	38.8	38.5	49.9	48.8	47.7
20 to 24 years	56.9	50.2	35.8	74.8	68.8	54.7
25 to 29 years	25.9	20.9	10.5	37.8	33.1	19.1
30 to 34 years	13.3	9.5	6.2	20.9	15.9	9.4
35 to 39 years	7.5	6.2	5.4	11.6	7.8	7.2
Median age at first marriage (years)	23.0	22.0	20.8	25.4	24.7	23.2

Source: U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 399

The marriage rate in 1985, according to preliminary figures issued by the National Center for Health Statistics, was 10.2 per 1,000 population, down from the 10.5 rate recorded for both 1984 and 1983, and the lowest rate reported since 1977. A total of 2,425,000 marriages took place last year, representing a 2.5% decline from the total of 2,487,000 reported for the year 1984.

On the basis of the nine major regions of the country, most marriages in 1984 (18%) were concentrated in the South Atlantic, particularly in Florida, which has almost a 5% share of all U.S. marriages that year. The second biggest region in terms of share of marriages was the Middle Atlantic (13.3%). New York State, alone, accounted for 7.1% of the U.S. total; New York City, for 3.1%.

MARRIAGES & MARITAL STATUS

Marriages:

The seasonal pattern in marriages showed the traditional concentration in June in 1984. This month accounted for 12.3% of the year's ceremonies, followed in August with a 10.7% share; September, 10%.

Percent of Marriages by Region of the U.S., 1984

U.S. Total	100.0%
New England	4.7
Middle Atlantic	13.3
East North Central	15.4
West North Central	6.8
South Atlantic	18.0
East South Central	7.0
West South Central	12.8
Mountain	9.3
Pacific	12.7

Source: Based on National Center for Health Statistics reports.

Marriages & Marriage Rates by Month, 1982, 1983, 1984

	1984 Percent	Number (thousands) 1984	1983	1982	Rate per 1,000 Population 1984	1983	1982	Rate per 1,000 Women 15-44 1984
Total	100.0%	2,487	2,444	2,495	10.5	10.5	10.8	nr
January	5.1	128	132	133	6.4	6.7	6.8	27.2
February	6.6	164	143	141	8.8	8.0	8.0	37.1
March	6.2	153	162	164	7.7	8.2	8.4	32.4
April	6.9	173	185	193	9.0	9.6	10.2	37.8
May	9.2	230	231	239	11.5	11.7	12.2	48.5
June	12.3	305	289	290	15.8	15.1	15.3	66.6
July	9.2	229	228	250	11.5	11.5	12.7	48.3
August	10.7	265	272	253	13.3	13.7	12.9	55.9
September	10.0	249	236	237	12.9	12.3	12.4	54.2
October	8.1	201	195	225	10.0	9.8	11.4	42.3
November	7.8	194	188	181	10.0	9.8	9.5	42.0
December	7.9	196	183	183	9.8	9.2	9.5	41.2

nr not reported

Source: National Center for Health Statistics, Monthly Vital Statistics Report

Divorces

Divorced persons represented 9% of the population ever married as of the year 1984, compared with 4% in 1970 and 3% in 1960. The divorce ratio, which measures the number of currently divorced persons per 1,000 currently married persons who live with their spouses, was 121 in 1984, more than twice the figure of 47 in 1970. The divorce ratio was highest among Blacks in 1984 (240 vs. 113 for Whites and 112 for Hispanics). It was highest in the population age 30 to 34 and 35 to 44, which had 1984 divorce ratios of 153 and 160, respectively, compared with 105 for the population under 30 and 70 for the population age 65 and older, according to the Census Bureau.

(continued)

MARRIAGES & MARITAL STATUS

Divorces (continued)

The National Center for Health Statistics reported total divorces at 1,187,000 in 1985, which was 2.8% above the 1984 total of $1,555,000 and compares with a total of 1,179,000 in 1983. The divorce rate dropped from 5.0 per 1,000 population in 1983 to 4.9 in 1984 but rose to 5.0 again in 1985. In 1981, however, the rate was 5.3

Marital Status:

In 1985, there were 87.0 million men and 95.3 million women of marriageable age (15 years or older by Census Bureau definition). The number of persons who were married and living with their spouse was, of course, the same for both sexes (51.1 million). Widows outnumbered widowers--111.4 million vs. 2.1 million. There were 7.8 million women vs. 5.3 million men who reported themselves to be divorced. Men have a greater tendency to remarry.

Marital Status of Males & Females in the Population, 1985

	Total, 15 Years & Over	Selected Age Groups				
		20-24	25-29	30-34	35-54	55 & over
Males						
Total number (thous.)	87,034	10,055	10,420	9,764	26,181	21,391
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Never married	30.0	75.6	38.7	20.8	8.1	5.7
Married:						
Spouse present	58.7	21.2	52.2	66.0	77.6	78.0
Spouse absent	2.8	1.8	3.0	3.7	3.9	2.5
Separated	1.9	1.0	2.0	2.4	2.9	1.7
Widowed	2.4	--	--	0.1	0.7	8.9
Divorced	6.0	1.4	6.0	9.5	9.6	4.9
Females						
Total number (thous.)	95,282	10,411	10,686	9,987	27,516	27,578
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Never married	22.7	58.5	26.4	13.5	5.9	4.5
Married:						
Spouse present	53.6	34.5	60.2	68.2	72.1	50.6
Spouse absent	3.5	3.4	5.0	4.9	4.7	2.2
Separated	2.8	2.6	4.1	4.2	3.9	1.5
Widowed	11.9	0.2	0.5	1.0	4.1	36.5
Divorced	8.2	3.3	7.9	12.4	13.2	6.2

Source: U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 402

HOUSEHOLDS & FAMILIES

Advance information released in October 1985 by the Census Bureau based on the March 1985 Current Population Survey showed a total of 86.8 million households in the U.S. This represented a net increase of about 1.4 million households over the previous year. Since 1980, the number of households has increased by an average of 1.2 million annually, compared with 1.6 million annually averaged from 1970 to 1980.

(continued)

HOUSEHOLDS & FAMILIES

Households are made of two basic categories: familiy households, which are those maintained by a man or a woman living with at least one relative, and nonfamily households, made up of unrelated individuals or persons living alone. Families accounted for about 62.7 million households (or about 72% of the total) in 1985. This share has been dropping; in 1980, family households represented 73.7% of the households; in 1970, 81.2%. Married couple families represented 58% of the 1985 total, down from 60.8% in 1980 and 70.5% in 1970. By contrast, the proportion of households accounted for by families not maintained by married couples was 14% of the total, up from about 11% in 1970. Nonfamily households accounted for almost 28% of total households last year, compared with about 19% in 1970.

The proportion of U.S. households without own children under age 18 dropped from 45.3% in 1970 to 38.4% in 1980; then to 35.8% in 1985. As previously noted, there has been a growing tendency on the part of young adults to postpone marriage. This fact, plus the aging of the population, is reflected in the almost 21 million households consisting of people living alone. This group represented 23.7% of all households in 1985, compared with 22.6% in 1980; 17.1% in 1970; and is a factor in a steady decline in average household size.

Household Composition: 1970, 1980, 1985
(Numbers in thousands)

	1985		1980		1970	
	Number	Percent	Number	Percent	Number	Percent
All households	86,789	100.0	80,776	100.0	63,401	100.0
Family households	62,706	72.3	59,550	73.7	51,456	81.2
No own children under 18	31,594	36.4	28,528	35.3	22,725	35.8
With own children under 18	31,112	35.8	31,922	38.4	28,731	45.3
Married couple family	50,350	58.0	49,112	60.8	44,728	70.5
No own children under 18	26,140	30.1	24,151	29.9	19,196	30.3
With own children under 18	24,210	27.9	24,961	30.9	25,532	40.3
Other family, male householder	2,228	2.6	1,733	2.1	1,228	1.9
No own children under 18	1,331	1.5	1,117	1.4	887	1.4
With own children under 18	896	1.0	616	0.8	341	0.5
Other family, female householder	10,129	11.7	8,705	10.8	5,500	8.7
No own children under 18	4,123	4.8	3,261	4.0	2,642	4.2
With own children under 18	6,006	6.9	5,445	6.7	2,858	4.5
Nonfamily households	24,082	27.7	21,226	26.3	11,945	18.8
Male householder	10,114	11.7	8,807	10.9	4,063	6.4
Living alone	7,922	9.1	6,966	8.6	3,532	5.6
Female householder	13,968	16.1	12,419	15.4	7,882	12.4
Living alone	12,680	14.6	11,330	14.0	7,319	11.5
Average number of persons per household	2.69		2.76		3.14	
Under 18	0.72		0.79		1.09	
Average number of persons per family household	3.23		3.29		3.58	
Under 18	0.98		1.05		1.34	

Source: U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 402

HOUSEHOLDS & FAMILIES

The number of households containing two unrelated adults of the opposite sex was 2.0 million in both 1984 and 1985, up from about 1.6 million couples in 1980. The dramatic increase in the number of persons living alone noted in the past 15 years has been one of the most significant changes in household living arrangements. In 1985, there were 20.6 million persons living alone; 7.9 million men and 12.7 million women. The age composition of men and women who live alone is quite different. The men tend to be much younger (median age 41.4 years) than women median age: 65.5 years). At the upper end of the age range, about 26% of the women are at least 75 years of age, compared with only 9% of the men. Due perhaps to the greater tendency noted among young adults to live with parents rather than incur the expense of setting up households of their own, the number of adults under 25 years of age who live alone decreased from 1.7 million in 1980 to 1.3 million in 1985, but was higher than the 556,000 reported for 1970.

Single-Person Households By Sex & Age, 1980, 1985
(Number in thousands)

	1985		1980	
	Number	Percent	Number	Percent
Males living alone	7,922	100.0	6,966	100.0
Under 25 years	750	9.5	947	13.6
25 to 34 years	2,307	29.1	1,975	28.4
35 to 44 years	1,406	17.7	945	13.6
45 to 54 years	865	10.9	804	11.5
55 to 64 years	980	12.4	809	11.6
65 to 74 years	868	11.0	775	11.1
75 years & over	746	9.4	711	10.2
Median age	41.4	--	40.9	--
Females living alone	12,680	100.0	11,330	100.0
Under 25 years	573	4.5	779	6.9
25 to 34 years	1,598	12.6	1,284	11.3
35 to 44 years	916	7.2	525	4.6
45 to 54 years	986	7.8	901	8.0
55 to 64 years	2,109	16.6	2,000	17.7
65 to 74 years	3,262	25.7	3,076	27.1
75 years & over	3,236	25.5	2,766	2.4
Median age	65.5	--	65.6	--

Source: U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 402

LIVING ARRANGEMENTS

Children Under 18 Years of Age

Census Bureau data for 1984 shows that generally most children under 18 years of age live with two parents (75% of the total). However, the percentages is higher for Whites (81%) than for Blacks (41%). In 1970, an overall 85% of all children under 18 years lived with two parents.

Children Under 18 Years of Age (continued)

Living Arrangements of Children Under 18 Years: 1970, 1980, 1984

	1984					
	Total	White	Black	Spanish Origin*	1980	1970
All children 18 & under Total (thousands)	62,139	50,620	9,375	5,625	63,427	69,162
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Living with:						
Two parents	74.9	81.0	41.0	70.2	76.7	85.2
One parent	22.6	17.2	53.1	26.8	19.7	11.9
Mother only	20.4	15.1	50.2	24.9	18.0	10.8
Father only	2.2	2.1	2.9	2.0	1.7	1.1
Other relatives only	2.0	1.3	5.0	2.6	3.1	2.2
Nonrelatives only	0.5	0.5	0.9	0.4	0.6	0.7

* Persons of Spanish origin may be of any race.

Source: U.S. Bureau of the Census, Current Population Reports, (Series P-20, No. 399)

Details on the characteristics of parents with whom 60,580,000 children under the age of 18 years lived as of March 1984 were reported by the Census Bureau as noted below.

Children Under 18 Years Living With One or Both Parents, By Characteristics of the Parent: March 1984

	Total, Living With One or Both Parents	Living With		
		Both Parents	One Parent	
			Mother Only	Father Only
Total children (thousands)	60,580	46,555	12,646	1,378
Percent	100.0	100.0	100.0	100.0
Age of parent:*				
Under 25 years	6.5	3.8	16.3	6.6
25 to 34 years	38.0	36.8	43.0	33.3
35 to 44 years	39.8	42.4	30.9	39.8
45 years & over	15.7	17.2	9.7	20.4
Employment of parent:				
Employed	79.1	86.9	50.8	75.3
Unemployed or not in labor force	20.9	13.1	49.2	24.8

(continued)

Children Under 18 Years of Age (continued)

Children Under 18 Years Living With One or Both Parents, By Characteristics of the Parent: March 1984 (continued)

	Total, Living With One or Both Parents	Living With		
		Both Parents	One Parent	
			Mother Only	Father Only
Family income:				
Less than $10,000	21.3	9.8	62.4	30.4
$10,000 to $19,999	22.5	21.6	25.5	25.6
$20,000 to $39,999	37.2	44.4	10.9	34.8
$40,000 or more	19.0	24.1	1.3	9.2
Residence:				
Inside metropolitan areas	66.5	64.8	72.7	66.4
In central cities	27.1	22.9	42.2	29.5
Outside metropolitan areas	33.5	35.2	27.3	33.6

*Note: Characteristics of the reference person are shown for children living with both parents.

Source: U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 399

Young Adults

Young adults, 18 to 34 years of age were less likely in 1984 than young adults in 1970 to be maintaining homes of their own and were more likely to be living in the homes of their parents. Most of this change in living arrangements has occurred since 1980, as the cost of living soared.

Between 1970 and 1984, the proportion of men age 18 to 24 years who maintained their own homes as householders or spouses of householders dropped from 35% to 25%; for women, the decline was from 49% to 40%. (The term "householder" refers to the person, or one of the persons, in whose name the housing unit is owned or rented (maintained) or, if there is no such person, any adult member, excluding roomers, boarders or paid employees).

Among young men age 25 to 34, the proportion who were householders or the spouses of householders declined from 86% in 1970 to 77% in 1984 and for women, from 90% to 86%.

LIVING ARRANGEMENTS

Young Adults

Living Arrangements of Young Adults By Sex: 1970, 1984

	1984		1970	
	Men	Women	Men	Women
18 to 24 years				
Total number (thousands)	14,196	14,482	10,398	11,959
Percent	100.0	100.0	100.0	100.0
Householder or spouse of householder	25.2	40.0	35.4	49.0
Child of householder	61.7	46.8	54.2	41.3
Nonrelative of householder	6.8	7.4	7.8	4.5
Other*	6.2	5.8	2.6	5.2
25 to 34 years				
Total number (thousands)	19,876	20,297	11,929	12,637
Percent	100.0	100.0	100.0	100.0
Householder or spouse of householder	76.7	85.6	85.8	89.6
Child of householder	13.2	7.6	9.5	6.6
Nonrelative of householder	6.4	4.5	2.1	1.6
Other*	3.7	2.3	2.6	2.2

* Includes persons living with relatives other than parents or group quarters, other than school dormitories. The latter are included in "child of householder".

Source: U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 399

The Elderly

Since 1970, there has been more change in the living arrangements of the non-institutional population aged 75 and over (older elderly) than for those age 65 to 74 years. In 1970, 64% of the older elderly people lived in families (i.e., with relatives); by 1983 this declined to 59%.

Living Arrangements of the Elderly: 1970, 1983

	1983		1970	
	65 to 74 Years	74 Years & Over	65 to 74 Years	75 Years & Over
Total persons (thousands)	15,981	9,756	12,093	6,968
Percent	100.0	100.0	100.0	100.0
In families	72.4	58.9	73.3	64.3
Householder	40.0	32.9	39.7	34.5
Married, spouse present	34.2	25.3	33.2	24.9
Other	5.7	7.6	6.5	9.6
Spouse of householder	27.4	15.2	24.7	12.2
Other relative	5.1	10.8	8.9	7.4
Not in families	27.6	41.1	26.7	35.7
Living alone	25.6	38.6	23.3	32.4

Source: U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 389

SCHOOL ENROLLMENT

In October 1984, the latest period for which figures have been published by the Census Bureau, total school enrollment for those age three and over was 58.8 million. Enrollment in the nation's elementary and high schools was significantly lower in 1984 than in 1980, while enrollment at the college level was higher.

Elementary school enrollment in 1984 was 26.8 million, 1.4 million fewer than in 1980 and 7.1 million below the peak year of 1970. More than one million fewer high school students were enrolled in 1984 than in 1980, 13.8 million as against 14.9 million. Enrollment in 1984 was about 2 million below the peak years of 1976 and 1977.

This decline in elementary and high school enrollment is, in large part, a function of the downturn in births after the peak baby boom years and the aging of the baby boomers past school age. The echo baby boom beginning in the late 1970's, as baby boomers have children of their own, is now reflected in the growth of nursery school enrollment. This impact should manifest itself in a gain in elementary school enrollment in the next few years.

The increase in nursery school enrollment, from 2.0 million in 1980 to 2.4 million in 1984, was also due to the growth in the number of working mothers who found it desirable to enroll their children in nursery schools or day care centers. In each year since 1980, about 36% of those children aged 3-4 were enrolled in school.

College enrollment totaled 12.3 million in 1984, higher than the 1980 enrollment of 11.7 million. However, much of this growth came at the beginning of the decade and the population of those aged 18-19 had declined since 1981. Women comprised 51% of college students. Students 25 years and over accounted for 36% of all college students.

School Enrollment: 1980, 1984
(Based on civilian noninstitutional population)

	1984		1980		
	Number (thous.)	% of Total	Number (thous.)	% of Total	% Change 1984/1980
Total enrolled	58,757	100.0%	60,167	100.0%	- 2.3%
Nursery school	2,354	4.0	2,031	3.4	+15.9
Kindergarten	3,484	5.9	3,272	5.4	+ 6.5
Elementary school	26,838	45.7	28,241	46.9	- 5.0
High School	13,777	23.4	14,935	24.8	- 7.8
College	12,304	20.9	11,688	19.4	+ 5.3

Source: U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 404

Nearly 48% of the U.S. civilian population aged 3 to 34 was enrolled in school in 1984. This figure, which covers enrollment ranging from nursery school through college, is down from 49.7% in 1980 and 56.4% in 1970. As noted, most of this decline is now to be found at the elementary through high school levels, corresponding to ages 5 to 17.

SCHOOL ENROLLMENT

Percentage of Persons 3 to 34 Years Old Enrolled in School, By Age & Sex: 1980, 1984

	1984			1980		
	Total	Male	Female	Total	Male	Female
Total, 3 to 34 years	47.9%	49.1%	46.6%	49.7%	50.9%	48.5%
3 and 4 years	36.3	35.9	36.7	36.7	37.8	35.5
5 and 6 years	94.5	94.0	95.1	95.7	95.0	96.4
7 to 13 years	99.2	99.1	99.4	99.3	99.2	99.3
14 to 17 years	94.7	94.7	94.7	93.4	93.7	93.1
18 and 19 years	50.1	52.4	48.0	46.4	47.0	45.8
20 and 21 years	33.9	36.2	31.7	31.0	32.6	29.5
22 to 24 years	17.3	20.1	14.6	16.3	17.8	14.9
25 to 29 years	9.1	9.6	8.6	9.3	9.8	8.8
30 to 34 years	6.3	5.8	6.7	6.4	5.9	7.0

Source: U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 404

EDUCATIONAL ATTAINMENT

As of March 1984, 73% of adults 25 years and over in the U.S. had graduated from high school. In 1970, just 55% of those of this age had completed high school. Nearly 87% of 25-34 year olds in 1984 were high school graduates, compared with nearly 48% of those aged 65 years and over.

Of those aged 25 years and over in 1984, 35% had one or more years of college completed and 19% were college graduates. In 1984, 23% of men and 16% of women 25 years and over were college graduates.

Years of School Completed by Persons 25 Years Old and Over, Percent by Age, 1984

	4 Years of High School or More	4 Years of College Or More
Both sexes, 25 years & over	73.0%	19.0%
25 to 34 years	86.5	24.3
35 to 44 years	83.3	25.3
45 to 54 years	74.0	17.6
55 to 64 years	65.5	14.1
65 and over	47.7	9.4

Source: U.S. Bureau of the Census, Current Population Reports, Series P-23, No. 145

LABOR FORCE, EMPLOYMENT & EARNINGS

Labor Force Profile

The total U.S. labor force, consisting of those presently employed and those actively seeking work, averaged 117.2 million workers during 1985. This figure, which includes resident Armed Forces, represents an annual gain of 1.7%, based on the labor force of 115.2 million reported for 1984. This increase is nearly identical to the 1.8% rise in employment during 1984.

(continued)

LABOR FORCE, EMPLOYMENT & EARNINGS

Labor Force Profile

Civilian employment during 1985 rose to 107.2 million, a gain of 2.1 million jobs for the year. This increase of 2.0% falls short of the 4.1% increase recorded for 1984. Nevertheless, both total and civilian employment achieved record highs during 1985. In addition, a record total of 64.8% of the civilian population 16 years and over were employed, higher than even the peak of World War II.

Labor Force Profile: 1980, 1983-1985
(Thousands of persons 16 years of age & over in U.S.)

	Annual Average			
	1985	1984	1983	1980
Total noninstitutional population	179,912	178,080	175,891	169,349
16 years of age & older	117,167	115,241	113,226	108,544
Total labor force	65.1%	64.7%	64.4%	64.1%
% of population	108,856	106,702	102,510	100,907
Employed, total	1,706	1,697	1,676	1,604
Resident Armed Forces	107,150	105,005	100,834	99,303
Civilian employed	103,971	101,685	97,450	95,938
Nonagricultural inds.	3,179	3,321	3,383	3,364
Agriculture	8,312	8,539	10,717	7,637
Unemployed	7.1%	7.4%	9.5%	7.0%
% of total labor force	7.2%	7.5%	9.6%	7.1%

* Includes resident Armed Forces.

Source: U.S. Bureau of Labor Statistics, Employment & Earnings (January 1986).

The growth of the civilian labor force to its record 1985 level represents an approximately 50% increase in new workers over the past 20 years in the U.S. This relfects two key changes in the composition of the labor force during this period: the impact of the baby boomers and the influx or working women.

The 77 million babies born between 1946 and 1964 came of working age between 1965 and 1983. Over the next decade, they will reach those ages at which labor force participation rates are the highest. Conversely, the markedly lower birth rates beginning in the mid-1960's has led to fewer persons reaching the age of labor force entry in the 1980's.

About 51.1 million women were in the labor force in 1985, an increase of 2.7% from a year earlier. This increase was somewhat higher than the annual gains of recent years, but down from the 4-5% annual gains during much of the 1970's. Today, about three-quarters of women aged 25-34 are in the work force, in comparison to 15 years ago when just 45% of women in this age group even looked for paid work. There has been an increase of more than 12 million women of all ages to the labor force over the past decade.

Labor Force Profile (continued)

Growth in the Civilian Labor Force, 1980-1985
(Thousands of persons 16 years of age & older)

Year	Civilian Noninstitutional Population	Civilian Labor Force				
		Total	% of Population	Employed	Unemployed Number	Unemployed % of Labor Force
TOTAL						
1980	167,745	106,940	63.8%	99,903	7,637	7.1%
1981	170,130	108,670	63.9	100,397	8,273	7.6
1982	172,271	110,204	64.0	99,526	10,678	9.7
1983	174,215	111,550	64.0	100,834	10,717	9.6
1984	176,383	113,544	64.0	105,005	8,539	7.5
1985	178,206	115,461	64.8	197,150	8,312	7.2
MEN						
1980	79,398	61,453	77.4%	57,186	4,267	6.9
1981	80,511	61,974	77.0	57,397	4,577	7.4
1982	81,523	62,450	76.6	56,271	6,179	9.9
1983	82,531	63,047	76.4	56,787	6,260	9.9
1984	83,605	63,835	76.4	59,091	4,744	7.4
1985	84,469	64,411	76.3	59,891	4,521	7.0
WOMEN						
1980	88,348	45,487	51.5%	42,117	3,370	7.4
1981	89,618	46,696	52.1	43,000	3,696	7.9
1982	90,748	47,755	52.6	43,256	4,499	9.4
1983	91,684	48,503	52.9	44,047	4,457	9.2
1984	92,778	49,706	53.6	45,915	3,794	7.6
1985	93,736	51,050	54.5	47,259	3,791	7.4

Source: U.S. Bureau of Labor Statistics, Employment & Earnings (January 1986 issue)

The labor force is projected to reach 122.7 million persons in 1990 and 129.2 million by 1995, according to new Bureau of Labor Statistics projections. These projections are predicted by strong productivity and investment growth, a declining unemployment rate, and a real annual rate of growth in gross national product of 2.9% between 1984 and 1985.

Based on these "moderate growth" assumptions (the BLS has also formulated a high growth and a low growth set of projections), the labor force is expected to grow at a slower rate over the 1984-1985 period than noted over the 1975-1984 period, with the slowest growth occurring during the early 1990's.

Women are expected to account for 60% of labor force growth from 1984-1995. By 1995, 80% of women ages 25-44 will be working, up from 70% in 1984 and 50% in 1970. The continuing increases reflect changes in educational attainment, marital status, rising career aspirations and fertility.

The aging of the baby boom generation and the projected continued decline in labor force participation of older persons is expected to result in a 1995 labor force with nearly 75% of the total in the prime working ages of 25-54 years, (up from 66% in 1984). Participation among persons ages 55 and over is expected to be only 25% in 1995 (down from 30% in 1984), reflecting increasing percentages of workers who are eligible for pensions and who select early retirement. This decrease, combined with a decline in the number of younger workers as well, will limit the growth of the labor force to 15 million workers over the 1984-1995 period, despite a projected increase of 21 million in the prime working ages of 25-54.

Labor Force Profile (continued)

Civilian Labor Force, by Sex, Age, & Race: Actual 1984 & Projections to 1995

	Labor Force (in thousands)			Average Annual Rate of Change	
	1984	1990	1995	1984-1990	1990-1995
Total labor force, 16 years & over	113,544	122,653	129,168	1.3%	1.0%
Men, 16 & over	63,835	67,146	69,282	0.8	0.6
16 to 24	12,727	11,163	10,540	-2.2	-1.1
25 to 54	42,302	48,079	51,200	2.2	1.3
55 & over	8,805	7,904	7,542	-1.8	-0.9
Women, 16 & over	49,704	55,507	59,886	1.9	1.5
16 to 24	11,260	10,089	9,623	-1.8	-0.9
25 to 54	32,360	39,632	44,519	3.4	2.4
55 & over	6,084	5,786	5,744	-0.8	-0.1
White	98,492	105,467	110,086	1.1	0.9
Black	12,033	13,602	14,796	2.1	1.7

Source: U.S. Bureau of Labor Statistics, Monthly Labor Review, (November 1985)

Employment Status

During 1985, about three million jobs were added to nonfarm payrolls, according to the Labor Department. The service industries accounted for more than 40% of this growth.

There was a decline of 180,000 manufacturing jobs in 1985, despite three consecutive months of moderate growth at the end of the year. Retail trade was up 640,000, with strong growth in eating and drinking places and food stores. Employment in construction grew by nearly 300,000, attributable in large part to the housing boom.

Average unemployment during 1985 fell to 7.1% of the labor force from 7.4% in 1984. This represents the lowest level since the 7.1% rate in 1980. The December 1985 rate of 6.8% was the lowest since the start of the Reagan Administration. This strong year-end finish has the Administration forecasting a 6.7% average unemployment rate for 1986.

The civilian labor force consisted of 99.9 million White workers and 12.4 million Black workers, 86.5% and 10.7%, respectively, of the total in 1985. The unemployment rate for Whites that year was 6.2%, down from the 6.5% rate in 1984. The unemployment rate for Blacks fell to 15.1% from the 15.9% rate the year before.

A March 1985 report by the U.S. Census Bureau places the number of Hispanics age 16 years and over in the U.S. at 11.5 million, with 7.4 million in the labor force, a participation rate of 64.2%. There were 6.5 million Hispanics employed at that time, resulting in an unemployment rate of 11.3%.

(continued)

Employment Status (continued)

Total Employment in Civilian Occupations by Sex, 1980-1985
(Persons 16 years of age & over)

Year	Total Number (000)	Percent	Percent By Sex	
			Men	Women
1980	99,303	100.0%	57.6%	42.4%
1981	100,397	100.0	57.2	42.8
1982	99,526	100.0	56.5	43.5
1983	100,834	100.0	56.3	43.7
1984	105,005	100.0	56.2	43.8
1985	107,150	100.0	55.9	44.1

Source: Based on U.S. Bureau of Labor Statistics reports.

The number of women working full-time increased to 66.5% of all women in the civilian labor force in 1985, up from 66.0 in 1984. Another 11.6% are seeking full-time work. The unemployment rate for women seeking full-time work declined from 5.9% to 5.6% in 1985.

The number of women in the civilian labor force increased to 51.1 million in 1985, 54.5% of all women in the civilian noninstitutional population 16 years and over. This is up from the 53.6% figure for 1984. This gain is apparent in every age grouping. The number of men in the civilian labor force rose to 64.4 million in 1985, from 63.8 million in 1984.

Full- & Part-Time Status of Civilian Employees, 1984, 1985
(Age 16 & over. Numbers in thousands)

	Men				Women			
	Number		Percent		Number		Percent	
	1985	1984	1985	1984	1985	1984	1985	1984
Civilian labor force total	64,411	63,835	100.0	100.0	51,050	49,709	100.0	100.0
Full-time labor force	59,329	58,837	92.1	92.2	39,849	38,795	78.1	78.0
Employed Full-time	52,832	52,043	82.0	81.5	33,963	32,788	66.5	66.0
Part-time for economic reasons	2,572	2,652	4.0	4.2	3,018	3,091	5.9	6.2
Unemployed	3,925	4,142	6.1	6.5	2,868	2,916	5.6	5.9
Part-time labor force	5,082	4,998	7.9	7.8	11,201	10,914	21.9	22.0
Employed part-time voluntarily	4,486	4,396	7.0	6.9	10,278	10,035	20.1	20.2
Unemployed	596	602	0.9	0.9	923	879	1.8	1.8

Source: U.S. Bureau of Labor Statistics, Employment & Earnings (January 1986)

Employment Status (continued)

The composition of the work force by age is changing for both sexes. The aging of the baby boomers has played a significant role in the growing proportion of the labor force that is 25 to 44 years old. In 1985, 52.3% of the men who were employed fell into this age group, in contrast with the 48.2% in 1981. In 1985, a reported 52.0% of employed women were in this bracket, up from 47.5% in 1981. These gains come at the expense of the other age groups, both young and old, which had declining shares of total employment.

Employment Status of the Civilian Noninstitutional Population By Sex & Age, 1985
(Numbers in millions)

		Civilian Labor Force					
					Unemployed		Number Not in Labor Force
	Number In Population	Total Number	% of Population	Number Employed	Number	% of Labor Force	
MEN							
16 years & over	84.5	64.4	76.3%	59.9	4.5	7.0%	20.1
16 to 19	7.3	4.1	56.8	3.3	0.8	19.5	3.1
20 to 24	9.7	8.3	85.0	7.3	0.9	11.4	1.5
25 to 54	46.0	43.2	93.9	40.8	2.4	5.6	2.8
25 to 34	19.9	18.8	94.7	17.6	1.2	6.6	1.1
35 to 44	15.3	14.5	95.0	13.8	0.7	4.9	0.8
45 to 54	10.8	9.9	91.0	9.4	0.5	4.6	1.0
55 to 64	10.4	7.1	67.9	6.8	0.3	4.3	3.3
65 & over	11.1	1.8	15.8	1.7	*	3.1	9.3
WOMEN							
16 years & over	93.7	51.1	54.5%	47.3	3.8	7.4%	42.7
16 to 19	7.2	3.8	52.1	3.1	0.7	17.6	3.5
20 to 24	10.4	7.4	71.8	6.6	0.8	10.7	2.9
25 to 54	48.5	33.8	69.6	31.7	2.1	6.2	14.7
25 to 34	20.8	14.7	70.9	13.6	1.1	7.4	6.1
35 to 44	16.1	11.6	71.8	10.9	0.6	5.5	4.5
45 to 54	11.6	7.5	64.4	7.1	0.4	4.8	4.1
55 to 64	11.7	4.9	42.0	4.7	0.2	4.3	6.8
65 & over	15.9	1.2	7.3	1.1	*	3.3	14.8

* Under 100,000

Source: U.S. Bureau of Labor Statistics, Employment & Earnings, (January 1986)

Consumer Employment by Sex & Age, 1983 - 1985
(% of civilian employees age 16 & older)

	Men			Women		
	1985	1984	1983	1985	1984	1983
Civilian employees, 16 & older, total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Age: 16 to 19 years	5.6	5.6	5.8	6.6	6.8	6.9
20 to 24	12.3	12.8	12.7	14.1	14.4	14.7
25 to 34	29.3	29.0	28.6	28.9	28.7	28.5
35 to 44	23.0	22.5	21.9	23.1	22.4	21.6
45 to 54	15.7	15.8	16.1	15.0	14.9	15.2
55 to 64	11.3	11.3	11.8	10.0	10.2	10.5
65 & over	2.8	2.9	3.1	2.4	2.5	2.6

Source: Based on U.S. Bureau of Labor Statistics Reports.

LABOR FORCE, EMPLOYMENT & EARNINGS

Employment Status

The total number of families with employed members averaged 50.4 million in 1985, 80.7% of all families. In 1984, there were 49.9 million families with employed members, 80.6% of the total.

An average 41.6 million married-couple families had at least one employed member in 1985, up 232,000 from the year before. Both husband and wife were employed in 22.6 million of these families (54.2%). The proliferation of two-income families, with the increasing proportion of women in the work force, is providing households with more discretionary income than they ever had before. Employment also increased substantially for families led by non-married women.

Employed Status of Families, 1984, 1985

	Number (000)	Percent	
	1985	1985	1984
Married-couple families	49,991	100.0%	100.0%
With no members in the labor force	7,466	14.9	14.8
With at least one member in the labor force	42,526	85.1	85.2
No member employed	920	1.8	2.0
Some member employed	41,606	83.2	83.2
Husband only	12,274	24.6	25.5
Wife only	2,368	4.7	4.7
Husband and wife	22,550	45.1	44.1
Husband and wife only	17,761	35.5	34.7
Other combinations	4,414	8.8	8.9
Families maintained by women	10,122	100.0	100.0
With no members in the labor force	2,484	24.5	24.9
With at least one member in the labor force	7,638	75.5	75.1
No member employed	801	7.9	7.9
Some member employed	6,837	67.5	67.2
Householder employed	5,540	54.7	54.5
Householder only	3,463	34.2	34.5
Householder and other(s)	2,077	20.5	20.1
Other combinations	1,287	12.8	12.7
Families maintained by men	2,395	100.0	100.0
With no members in the labor force	281	11.7	12.1
With at least one member in the labor force	2,114	88.3	87.9
No member employed	144	6.0	5.9
Some member employed	1,970	82.3	82.0
Householder employed	1,680	70.1	69.3
Householder only	913	38.1	36.7
Householder and other(s)	767	32.0	32.6
Other combinations	290	12.1	12.6

Source: Based on U.S. Bureau of Labor Statistics Reports.

LABOR FORCE, EMPLOYMENT & EARNINGS

Employment Status

The total number of mothers in the labor force with children under the age of 6 rose by nearly 200,000 over the year to reach 8.2 million in March 1985. Half of all mothers of children under 3 were in the labor force, up from one-third in 1975. For those whose youngest child was 3-5, about 60% were in the labor force, up from 45% in 1975. The total number of mothers in the labor force with children under 18 rose by nearly 500,000 over the year to a total of 20 million.

The vast majority of working mothers work full-time. Those with children under 3 are least likely (67%) and those whose youngest child was 14-17 years of age are most likely to work full-time (77%). Divorced mothers are more likely than mothers in any other marital status category to work full-time.

Employment Status of Mothers by Age of Children, March 1985
(Numbers in thousands)

	Civilian Noninstitutional Population	Civilian Labor Force				
		Total	% of Population	Employed Total	% Full-time	% Part-time
All mothers	32,295	20,041	62.1	18,306	71.3	28.7
With children 6-17	16,929	11,826	69.9	10,984	73.4	26.6
Children 14-17	5,556	3,880	69.8	3,683	77.2	22.8
Children 6-13	11,373	7,946	69.9	7,301	71.4	28.6
With children under 6	15,366	8,215	53.5	7,322	68.2	31.8
Children 3-5	6,072	3,613	59.5	3,234	69.6	30.3
Children under 3	9,294	4,601	49.5	4,089	67.0	33.0
Married mothers	24,566	14,932	60.8	13,949	68.0	32.0
With children 6-17	12,577	8,526	67.8	8,054	69.7	30.3
Children 14-17	4,127	2,766	67.0	2,657	73.7	26.3
Children 6-13	8,450	5,760	68.2	5,397	67.7	32.3
With children under 6	11,989	6,406	53.4	5,895	65.7	34.3
Children 3-5	4,478	2,616	58.4	2,423	66.7	33.3
Children under 3	7,511	3,791	50.5	3,472	64.9	35.1

Source: U.S. Bureau of Labor Statistics Reports.

Occupations:

The following table, on occupation by sex, confirms the well-documented passage of women into managerial and professional positions over recent years. In 1985, 23.4% of employed women fell into this classification. Just three years ago, the comparable proportion was 21.7%. Over this period, men have maintained their share of these positions--in 1985, 24.7% of employed men had managerial and professional positions as compared with 24.5% in 1982. The total number of working men grew 6.4% from 1982 to 1985, resulting in 59.9 million workers, 14.8 million managerial/professional. During the same period, the total number of working women grew 9.3% to 47.3 million, with 11.1 million women in managerial/professional positions.

Employment Status

Occupations: (continued)

Employed Civilians by Occupation & Industry, 1982, 1985
(Numbers in thousands)

Occupation	Total		Men		Women	
	1985	1982	1985	1982	1985	1982
Total, 16 years & over (thous.)	107,150	99,526	59,891	56,271	47,259	43,256
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Managerial & professional specialty	24.1	23.3	24.7	24.5	23.4	21.7
Executive, administrative, managerial	11.4	10.7	13.1	12.8	9.2	7.8
Professional specialty	12.7	12.6	11.6	11.6	14.2	13.9
Tech., sales & admin. support	31.0	30.9	19.6	19.5	45.5	45.7
Technicians & related support	3.0	3.0	2.9	2.9	3.3	3.2
Sales occupations	11.8	11.3	11.0	10.9	12.9	11.9
Admin. support incl. clerical	16.2	16.6	5.7	5.8	29.4	30.7
Service occupations	13.5	13.6	9.5	9.4	18.5	19.0
Precision production, craft, repair	12.4	11.9	20.4	19.4	2.4	1.9
Operators, fabricators, laborers	15.7	16.6	20.9	21.5	9.1	10.3
Farming, forestry, fishing	3.2	3.8	4.9	5.6	1.2	1.4
Industry						
Agriculture	3.0	3.4	4.2	4.9	1.4	1.5
Mining	0.9	1.0	1.3	1.5	0.3	0.4
Construction	6.5	5.8	10.6	9.4	1.3	1.1
Manufacturing	19.5	20.4	23.6	24.4	14.3	15.2
Transportation	4.1	4.1	9.2	8.6	4.3	4.0
Wholesale trade	4.1	4.1	5.2	5.3	2.6	2.6
Retail trade	16.8	16.7	14.4	14.2	19.7	20.0
Finance, insurance, real estate	6.5	6.3	4.8	4.8	8.7	8.3
Services	31.1	30.4	21.6	21.1	43.1	42.4
Public administration	4.7	5.2	4.9	5.8	4.3	4.5

Source: U.S. Bureau of Labor Statistics, Employment & Earnings (January 1986)

Over the next decade, computer-related occupations are projected to have the fastest rate of growth. Estimates by the Bureau of Labor Statistics forecast a 71.7% leap in the number of computer programmers from 1984 to 1995. Other fast growing professions are expected to be computer systems analysts (68.7%), electrical and electronics engineers (52.8%), electrical and electronics technicians & technologists (50%) and computer operators (46.1%).

In absolute numbers, the occupations that are projected to have the most job growth over this period tend to be relatively low-paying. The number of cashiers is expected to grow by 556,000 to 2.5 million (a 29.8% gain). Other occupations projected to have a large numerical gain through 1995 are registered nurses, janitors/cleaners, truck drivers and waiters/waitresses.

LABOR FORCE, EMPLOYMENT & EARNINGS

Earnings

The median weekly earnings of all full-time wage & salary workers rose to $343 in 1985, up $17 a week from the year before. Working men saw their pay rise from $391 to $406 and working women gained from $265 to $277.

Though working women still have a way to go before they earn as much as men, the recent increases for women working full-time have been significantly higher than those for men throughout the 1980's. Over the past year, for example, working women in the 35-44 age group earned 5.5% more, while working men, by contrast, earned just 3.2% more. For all age groups, pay for women rose 4.5% and pay for men rose 3.8%.

The gap in earnings between Black and White workers grew wider in 1985. The median weekly pay for White workers increased 5.7% over the year to $355, while Black workers saw their pay rise just 3.0% to $277.

Median Weekly Earnings of Full-Time Wage & Salary Workers
By Sex, Age & Race, 1984, 1985

	Total		Men		Women	
	1985	1984	1985	1984	1985	1984
Total, 16 years & over	$343	$326	$406	$391	$277	$265
16 to 24 years	223	217	240	231	210	203
25 years & over	378	361	442	422	296	282
25 to 34	349	335	393	382	295	284
35 to 44	405	389	486	471	307	291
45 to 54	400	385	488	469	291	278
55 to 64	380	365	467	439	284	269
65 years & over	296	271	367	327	242	218
Race & Hispanic Origin						
16 years & over						
White	$355	$336	$417	$400	$281	$268
Black	277	269	304	302	252	241
Hispanic origin	269	na	295	na	229	na

na not available
Note: Data refer to the sole or principal job of full-time workers, not including self-employed.

Source: U.S. Bureau of Labor Statistics, Employment & Earnings (January 1986)

Earnings

Median Weekly Earnings of Full-Time Wage & Salary Workers By Occupation & By Industry, 1984, 1985

Occupation	1985	1984
Managerial & professional specialty	$488	$468
Executive, administrative, managerial	497	483
Professional specialty	481	455
Technical, sales, administrative support	307	295
Technicians & related support	398	379
Sales occupations	335	319
Administrative support, including clerical	286	275
Service occupations	216	212
Precision production, craft, repari	397	384
Operators, fabricators, laborers	295	287
Farming, forestry, fishing	212	203
Industry		
Agricultural wage & salary workers	211	204
Private nonagricultural wage & salary workers	332	319
Mining	501	492
Construction	369	353
Manufacturing	368	348
Transportation	425	413
Communications & public utilities	484	463
Wholesale trade	368	341
Retail trade	243	234
Finance, insurance, real estate	334	316
Services	298	286
Government	394	375

(See note on preceding table)

Source: U.S. Bureau of Labor Statistics, Employment & Earnings (January 1986)

INCOME

Personal Income Profile

Total personal income in the U.S. in 1985 reached $3,293.4 billion, which was 5.8% greater than in 1984. this compares with a gain of 9.7% in 1984 compared with 1983. Disposable personal income on a current dollar basis registered an increase of 4.9% in 1985 compared with 1984. On a constant (1982) dollar basis, eliminating the effects of inflation, the rise was only 1.7%. In 1984, disposable personal income (current dollar basis) rose 10.1% over the 1983 level, and went up 5.7% in constant dollars.

Wages and salaries represented 59.5% of total personal income in 1985, about the same as in the previous year, but less than reported for 1983 and 1982. Interest income represented 13.8% of the 1985 total; dividends, 2.4%. Comparable figures for 1984 were 14.2% and 2.4%, respectively.

According to an analysis of the economic and financial outlook for 1986 compiled by Manufacturers Hanover Bank, the momentum that the economy developed toward the end of 1985 is expected to help throughout 1986. An increase of 6.2% was projected for 1986 in total personal income; and a 5.8% rise in disposable personal income. While lower inflation will increase disposable income, the question remains whether consumers will reverse the 1985 pattern, save more, spend less of their incomes. Household wealth has been boosted dramatically, however, by the recent boom in the stock market, and this reduces the incentive to save.

Personal Income & Outlays, 1983-1985
(billions of dollars)

	1985	1984(r)	1983(r)	% Change 1985/1984
Personal income	$3,293.4	$3,111.9	$2,834.9	+ 5.8%
Wages & salaries	1,960.5	1,834.9	1,675.8	+ 6.8
Other labor income*	206.4	193.4	179.5	+ 6.7
Proprietors' income	242.3	233.7	192.3	+ 3.7
Rental income	14.0	10.8	12.8	+29.6
Personal dividend income	78.9	74.6	68.0	+ 5.8
Personal interest income	456.0	442.2	385.7	+ 3.1
Transfer payments (old-age, disability, health insurance benefits, unemployment insurance benefits, etc.)	484.5	454.7	442.2	+ 6.5
Less Personal contributions for social insurance	149.1	132.4	119.8	+12.6
Less Personal tax & nontax payments	492.7	441.8	411.1	+11.5
Equals: Disposable personal income	2,800.7	2,670.2	2,425.4	+ 4.9
Less: Personal outlays**	2,671.6	2,497.7	2,292.2	+ 7.0
Equals: Personal saving	129.1	172.5	133.2	-25.2

(continued)

INCOME

Personal Income Profile

Personal Income & Outlays, 1983-1985
(billions of dollars)
(continued)

	1985	1984(r)	1983(r)	% Change 1985/1984
Addenda:				
Disposable personal income in constant 1982 dollars (billions)	$ 2,508.8	$ 2,468.4	$ 2,334.6	+ 1.6
Per capita (current $)	11,703	11,279	10,339	+ 3.8
Per capita (1972 $)	10,484	10,427	9,952	+ 0.5
Population (mid period) (millions)	239.4	236.7	234.6	+ 1.1
Personal saving as a % of disposable personal income	4.6	6.5	5.5	--

(r) revised

* Employer contributions to private pension, health and welfare funds; workmen's compensation; directors' fees and a few minor items.

**Includes personal consumption expenditures, interest paid by consumers to business, not personal transfer payments to foreigners.

Source: U.S. Department of Commerce, Bureau of Economic Analysis

Included in the Census Bureau data on personal income are some $150 billion in unreported income from legal sources, which are variously estimated at representing from one-half to three-fourths of the underground economy. The balance consists of income from illegal activities which cannot be traced.

On a per capita basis, current dollars, disposable personal income in 1985 amounted to $11,703, up 3.8% compared with 1984. (In terms of constant dollar, the gain was less than 1.0%.)

Savings

From 1972-1974, Americans saved an average of 7.4% of their annual after-tax incomes. In 1985 the rate sank to only 4.6, down from 6.5 in 1984, and compared with 5.5 in 1983. As of December 1985, the annual savings rate was reported at only 3.9; and the Manufacturers Hanover Economic Report projects the 1986 rate to average about 3.9 for the year. Tax policies have apparently not worked to encourage savings as hoped. A cut-back in corporate contributions to private pension plans (which are counted as deferred personal income that is saved) has also affected the savings rate. The surge in stock prices has also made many people (stockholders) more secure, and may lead them to save less.

Money Income of Individuals

Each March, the U.S. Census Bureau conducts its Current Population Survey to develop information on personal, family and household characteristics, including income. Following is information from the March 1985 survey which covered 1984 income.

INCOME

Money Income of Individuals

In 1984, 94.4% of males and 89.8% of females age 15 and over had their own income. The median for males was $15,600, which was 6.9% above the 1983 median. For females with income in 1984, the median fell at $6,868, which was 9.0% higher than in 1983. Although females age 15 and over who had their own income in 1984 outnumbered males of this age who had income, the aggregate total income for females was less--$820 million for females vs. $1,597.5 billion for males, but the gap is narrowing.

The following data covers median income in terms of sex, age, region, and other characteristics of individuals with income.

Persons 15 Years of Age & Over With Income in 1984 & Median Income, 1984, 1983
(Selected Characteristics)

	Males			Females		
	Number With Income 1984 (thous.)	Median Income 1984	1983	Number With Income 1984 (thous.)	Median Income 1984	1983
Total	82,183	$15,600	$14,590	85,555	$6,868	$6,303
Race:						
White	72,162	16,467	15,359	73,977	6,949	6,403
Black	7,851	9,448	8,989	9,460	6,164	5,542
Spanish origin	5,174	11,101	10,841	4,617	5,830	5,371
Region:						
Northeast	17,285	16,666	15,468	18,967	7,003	6,370
Midwest	20,729	15,689	14,915	21,609	6,527	5,961
South	27,645	14,209	13,328	28,516	6,694	6,153
West	16,525	16,915	15,409	16,462	7,569	6,926
Living arrangements:						
In families	68,518	16,022	14,945	68,890	6,169	5,639
In unrelated subfamiles	215	6,965	6,944	431	6,102	6,148
Unrelated individuals	13,450	13,927	13,151	16,234	9,701	9,117
Occupation (based on longest job)						
Total with earnings	66,454	17,026	16,062	55,226	8,675	8,213
Executive, admin., mgr.	8,174	29,980	28,026	4,616	16,093	15,507
Professional specialty	7,152	28,363	26,071	7,400	16,108	15,207
Technical, related support	1,860	23,150	21,669	1,664	14,261	13,208
Sales	6,967	18,208	17,459	7,354	5,212	4,751
Admin., clerical	3,823	17,296	16,133	15,574	10,870	10,431
Precision prod., craft	13,345	18,299	15,074	1,266	10,606	9,329
Machine operators, etc.	5,116	15,929	15,074	4,012	8,674	8,310
Transportation, material moving	4,604	15,751	14,932	448	6,428	5,514
Handlers, laborers, etc.	4,560	7,019	6,677	983	5,963	5,688
Service workers	7,031	7,507	7,356	11,178	3,833	3,781
Farming, forestry, fishing	3,655	3,544	4,255	709	1,788	1,592

Source: U.S. Bureau of the Census, Current Population Reports (Series P-60, No. 149)

INCOME

Money Income of Individuals

In terms of age, the highest median income for men in 1984 was in the 45-54 age group; for women, it was among those age 35 to 44 years. However, the greatest number of men and of women with incomes of $30,000 or more were 35 to 44 years of age--the earliest of the baby-boom crop (1946-1964).

Number & Percent of Men & Women Age 15 Years & Over
By Total Money Income, 1984
(numbers in thousands)

		Age Groups (years)						
	Total	15-19	20-24	25-34	35-44	45-54	55-64	65 & over
MALES, total	87,034	9,222	10,055	20,184	15,333	10,848	10,377	11,014
With income	82,183	6,196	9,375	19,775	15,075	10,628	10,195	10,939
Under $10,000	27,770	5,881	5,526	4,494	2,293	1,842	2,511	5,220
$10,000-$19,999	21,973	273	2,939	6,566	3,420	2,363	2,700	3,710
$20,000-$29,999	15,440	27	755	5,188	3,918	2,404	2,084	1,065
$30,000 & over	17,000	15	155	3,527	5,444	4,019	2,900	944
Median income	$15,600	$1,893	$8,046	$18,093	$24,566	$24,589	$19,527	$10,450
Mean income	19,438	2,967	9,464	19,534	26,894	27,513	24,350	14,450
MALES, total, percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
With income	94.4	67.2	93.2	98.0	98.3	98.0	98.2	99.3
Under $10,000	31.9	63.8	55.0	22.3	14.9	17.0	24.2	47.4
$10,000-$19,999	25.2	3.0	29.2	32.5	22.3	21.8	26.0	33.7
$20,000-$29,999	17.7	0.3	7.5	25.7	25.5	22.2	20.1	9.7
$30,000 & over	19.5	0.2	1.5	17.5	35.5	37.0	27.9	8.6
FEMALES, total	95,282	9,103	10,411	20,674	15,966	11,550	11,774	15,804
With income	85,555	5,874	9,333	19,017	14,636	10,409	10,702	15,584
Under $10,000	53,644	5,668	6,691	9,873	7,529	5,580	6,769	11,539
$10,000-$19,999	21,251	187	2,328	6,252	4,107	3,051	2,517	2,807
$20,000-$29,999	7,598	16	259	2,302	2,127	1,192	914	789
$30,000 & over	3,062	3	55	590	873	586	502	449
Median income	$ 6,868	$1,719	$5,911	$ 9,392	$ 9,561	$ 8,903	$ 6,837	$ 6,020
Mean income	9,584	2,521	7,125	10,686	11,828	11,397	9,954	8,800
FEMALES, total, percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
With income	89.8	64.5	89.4	91.9	91.7	90.1	90.9	98.6
Under $10,000	56.3	62.3	64.1	47.7	47.2	48.3	57.5	73.0
$10,000-$19,999	22.3	2.0	22.3	30.2	25.7	26.4	21.4	17.8
$20,000-$29,999	8.0	0.2	2.5	11.1	13.3	10.3	7.8	5.0
$30,000 & over	3.2	*	0.5	2.9	5.5	5.1	4.3	2.8

* Less than 0.1%

Source: U.S. Bureau of the Census, Current Population Reports (Series P-60, No. 149)

INCOME

Money Income of Individuals

Based on mean income reported by the Census Bureau, aggregate money income of individuals totaled $1,597.5 billion for men; $819.9 billion for women. Men age 25-44 years (42.4% of those 15 years of age or older with income in 1984) had half of the total aggregate income reported for males. Women in this age group (39.3% of the total with income) garnered a 45.9% share of the aggregate money income among women.

Estimated Aggregate Income of Individuals By Sex & Age, 1984
(Number in thousands; income in billions)

	Men				Women			
	Number	%	Number	%	Number	%	Income	%
Total, with income	82,183	100.0	$1,597.5	100.0	85,555	100.0	$819.9	100.0%
Age (years)								
15 - 19	6,196	7.5	18.4	1.1	5,874	6.9	14.8	1.8
20 - 24	9,375	11.4	88.7	5.6	9,333	10.9	66.5	8.1
25 - 34	19,775	24.1	386.3	24.2	19,017	22.2	203.2	24.8
35 - 44	15,075	18.3	405.4	25.4	14,636	17.1	173.1	21.1
45 - 54	10,628	13.0	292.4	18.3	10,409	12.2	118.6	14.5
55 - 64	10,195	12.4	248.3	15.5	10,702	12.5	106.5	13.0
65 & over	10,939	13.3	158.0	9.9	15,584	18.2	137.2	16.7

Source: Based on U.S. Bureau of the Census reports.

Most men with money income of $30,000 or more in 1984 were concentrated in the $35,000-$49,999 income bracket (42%), while most women (42.9%) were in the $30,000-$34,999 bracket.

The Population 15 Years of Age & Older
With Incomes of $30,000 Or More in 1984

		Men		Women	
		Number (000)	Percent	Number (000)	Percent
Total		17,000	100.0	3,062	100.0
Income:	$30,000-$34,999	5,396	31.7	1,316	42.9
	$35,000-$49,000	7,141	42.0	1,193	39.0
	$50,000-$74,999	2,989	17.6	397	13.0
	$75,000 & over	1,474	8.7	156	5.1

Source: U.S. Bureau of the Census, Current Population Reports (Series P-60, No. 149)

INCOME

Household/Family Income

At the end of 1985, the Congressional Joint Economic Committee reported that real income of most families has retreated significantly during the last 11 years--particularly since 1979. The 1980's were ushered in during a period of sharp inflation. Earnings did not keep up, and on a constant dollar basis median household incomes were about 5% below the 1979 level. Only elderly householders were doing better in 1984 than in 1979, largely due to the fact that Social Security payments were indexed. Among the youngest householders, those under age 25, median incomes dropped by 18%.

To make out, more families need two incomes. By 1985, 42% of the Nation's families had two earners; 14% had three or more. The median income of two-earner families was 56% greater than that of one-earner families compared with a 45% spread in 1949. However, after adjusting for inflation, the median income of two-earner families was still below the 1979 level by 2%; for one-earner families, it was down 9%.

The JEC found that families with children are being hit the hardest by the decline in real income. A family with children living at the middle income level was said to have lost income at an annual rate of almost $300 over each of the last 11 years. This occurred even though the number of workers in households with children has risen 20%.

Income continues to be concentrated among fewer households. In 1984, the top fifth of all families (20%) had a 42.9% share of aggregate income; the top fifth of unrelated individuals had a 48.1% share of aggregate income for this group. Overall, the top fifth of U.S. households held a 45.2% share of income in 1984 compared with 43.7% in 1975.

Percent Distribution of Aggregate Income, 1984

	Top 5%	Highest Fifth	Fourth Fifth	Third Fifth	Second Fifth	Lowest Fifth
Families	16.0	42.9	24.4	17.0	11.0	4.7
Unrelated individuals	19.1	48.1	24.1	15.2	8.9	3.8

Source: U.S. Bureau of the Census, Current Population Reports (Series P-60, No. 149)

Further details on characteristics of households by total money income are noted in the following table.

INCOME

Household/Family Income

Selected Characteristics of Households By Total Money Income, 1984

	Households		Households with Income of $40,000 or More		All Households	
	Number (thous)	Percent	Number	Percent	Median Income	Mean Income
All households as of March 1985	86,789	100.0	18,898	100.0	$22,415	$27,464
Income:						
Under $15,000	28,912	33.3	--	--	--	--
$15,000-$24,999	18,883	21.7	--	--	--	--
$25,000-$34,999	14,664	16.9	--	--	--	--
$35,000-$49,999	13,248	15.3	--	--	--	--
$50,000-$74,999	7,824	9.0	--	--	--	--
$75,000 & over	3,256	3.7	--	--	--	--
Region:						
Northeast	18,348	21.1	4,492	23.8	23,550	28,645
Midwest	21,697	25.0	4,364	23.1	22,586	26,612
South	29,581	34.1	5,812	30.7	20,623	26,203
West	17,163	19.8	4,230	22.4	24,457	29,450
Race:						
White	75,328	86.8	17,433	92.2	23,647	28,597
Black	9,480	10.9	943	5.0	13,471	17,966
Spanish origin (any race)	4,883	5.6	600	3.2	16,992	21,129
Age of householder:						
15 - 24 years	5,438	6.3	260	1.4	14,028	16,644
25 - 34 years	20,013	23.0	3,548	18.8	23,735	26,178
35 - 44 years	17,481	20.1	5,465	28.9	29,784	33,389
45 - 54 years	12,628	14.6	4,637	24.5	31,516	36,003
55 - 64 years	13,073	15.1	3,394	18.0	24,094	30,516
65 & over	18,155	20.9	1,594	8.4	12,799	18,279
Selected Household Sizes:						
One person	20,602	23.7	1,084	5.7	11,512	15,327
Two person	27,389	31.5	5,705	30.2	22,614	27,873
Tenure						
Owner occupied	55,845	64.3	16,002	84.7	27,282	32,055
Renter occupied	29,369	33.8	2,795	14.8	15,719	19,355
Occupier paid no rent	1,575	1.8	101	0.5	11,781	15,881

Source: U.S. Bureau of the Census, Current Population Reports (Series P-60, No. 149)

Family households numbered 62,706,000 in the March 1985 Survey, representing 72.2% of the household total count. Median income for families in 1984 amounted to $26,433 in terms of current dollars, compared with $24,549 in 1983; $21,023 in 1980; $13,719 in 1975. In terms of constant (1984) dollars, median family income in 1980 amounted to $26,500 and $26,476 in 1975.

INCOME

Household/Family Income

Summary of Median Income Levels By Type of Family, 1983, 1984

	1984		1983	% Change (Median Income)	
	Number (thous.)	Median Income $	Median Income $	In current dollars	In 1984 dollars
All families, total	62,706	$26,433	$24,549	7.7	3.3
Region					
Northeast	13,149	28,487	26,636	6.9	2.6
Midwest	15,839	26,753	24,739	8.1	3.7
South	21,781	24,094	22,480	7.2	2.8
West	11,938	28,077	25,511	10.1	5.6
Type of family					
Married couple families	50,350	29,612	27,268	8.6	4.2
Wife in paid labor force	26,938	34,668	32,099	8.0	3.6
Wife not in paid labor force	23,412	23,582	21,871	7.8	3.4
Male householder, wife not present	2,228	23,325	21,770	7.1	2.8
Female householder, no husband present	10,129	12,803	11,769	8.8	4.3
Number of earners					
No. of earners	9,221	11,377	10,391	9.5	5.0
One earner	17,949	20,291	19,359	4.8	0.5
Two earners	26,160	31,707	29,779	6.5	2.1
Three earners	6,029	39,828	37,270	6.9	2.5
Four earners or more	2,570	50,278	47,682	5.4	1.1

Source: U.S. Bureau of the Census, Current Population Reports Series P-60, No. 149 (Advance Data From March 1985 Current Population Survey)

Discretionary Income

Some 26.5 million households--about one out of three households--have income above that required for a "comfortable" standard of living, according to a report published in December 1985 by the Census Bureau and the Conference Board's Consumer Research Center. This "discretionary" income, which is the amount of money households have after paying taxes and normal household expenses, amounts to about $280 billion (measured in 1984 dollars). It represents 16% of all household income after taxes, averaging about $10,530 per household, based on the Census Bureau's March 1983 Income Survey.

Major findings in the report were as follows:

The average income after taxes was $20,350 for all U.S. households, but $34,560 for those with discretionary income.
Household which earned $40,000 or more before taxes (about 20% of the total) controlled about 80% of all discretionary dollars, and accounted for more than half of all households with this income.
About 63% of all discretionary income was held by households with two or more earners.
The 50-year-old-and-over market held about one of every two discretionary dollars.
The baby-boom group (concentrated in the 25-to-39 age bracket) comprised about one-third of households but had only 27% of discretionary income.

(continued)

Discretionary Income (continued)

Households With Spendable Discretionary Income
By Age of Household Head, 1983

	Number (thousands)	Percent	Spendable Discretionary Income Aggregate (billions)	Average	Per Capita
Total households	83,918	100.0			
With discretionary income	26,409	31.5	$ 277.9	$10,525	$3,713
Age of householder					
Under 25 years	1,195	21.0	7.7	6,444	2,833
25 to 29 years	2,472	26.1	18.9	7,654	2,867
30 to 34 years	3,355	34.8	30.3	9,021	2,799
35 to 39 years	2,650	30.2	26.8	10,127	2,964
40 to 44 years	2,579	35.5	29.9	11,606	3,056
45 to 49 years	2,224	36.1	26.0	11,674	3,384
50 to 54 years	2,336	37.7	29.2	12,479	4,017
55 to 59 years	2,672	40.7	34.1	12,766	4,889
60 to 64 years	2,180	33.5	25.1	11,506	4,923
65 years and over	4,748	26.9	50.0	10,531	5,633

Source: U.S. Bureau of the Census & The Conference Board,
A Marketer's Guide to Discretionary Income (1985)

State & Region

As of the 2nd quarter 1985, almost 21% of the nation's total personal income was concentrated in the Southeast, and this region registered a gain of 6.7% in personal income compared with the 2nd quarter of 1984.

Total Personal Income by Regions, 2nd Quarter 1985
& Average Annual Growth 1978-1984
(Billions of dollars, seasonally adjusted at annual rate)

	Bil. $	Percent	Average Annual Growth 1978-1984
United States	$ 3,190.7	100.0	9.89
New England (Conn., Me., Mass., N.H., R.I., Vt.)	193.1	6.1	10.58
Mideast (Del., D.C., Md., N.J., N.Y., Pa.)	632.2	19.8	9.34
Great Lakes (Ill., Ind., Mich., Oh., Wis.)	558.3	17.5	8.02
Plains (Ia., Ks., Minn., Mo., Neb., N.D., S.D.)	231.9	7.3	9.23
Southeast (Ala., Ark., Fla., Ga., Ky., La., Miss., N.C., S.C., Tn., Va., W.Va.)	657.3	20.6	10.65
Southwest (Ar., N.M., Okla., Tex.)	306.7	9.6	12.02
Rocky Mountain (Colo., Id., Mont., Ut., Wyo.	88.6	2.8	10.78
Far West (Calif., Nev., Ore., Wash.)	499.7	15.7	10.48
Alaska	8.7	0.3	12.20
Hawaii	14.2	0.4	10.02

Source: U.S. Department of Commerce, Bureau of Economic Analysis

Metropolitan Areas

Total Personal Income & Per Capita Personal Income
For Consolidated Metropolitan Statistical Areas, 1981-1983

	Total Personal Income (Bil. $)			Per Capita ($)		% of National Average
	1983	1982	1981	1983	1982	1983
United States	$2,734.5	$2,575.8	$2,420.1	$11,687	$11,113	100
CMSAs						
Buffalo	13.9	13.4	12.8	11,329	10,946	97
Chicago, IL	106.2	101.4	97.6	13,249	12,705	113
Cincinnati, OH	19.4	18.4	17.6	11,674	10,995	100
Cleveland, OH	35.0	33.5	32.2	12,503	11,939	107
Dallas, TX	45.2	41.2	37.3	13,846	13,070	118
Denver, CO	25.5	23.9	21.5	14,423	13,844	123
Detroit, MI	58.0	54.7	54.0	12,586	11,810	108
Houston, TX	48.0	47.7	43.5	13,482	13,755	115
Los Angeles, CA	163.1	152.6	143.8	13,379	12,754	114
Miami, FL	36.2	33.8	31.9	12,973	12,141	111
Milwaukee, WI	20.3	19.5	18.6	12,895	12,430	110
New York, NY	254.7	236.4	218.8	14,505	13,516	124
Philadelphia, PA	73.0	68.3	63.6	12,728	11,958	109
Pittsburgh, PA	28.4	27.7	26.6	11,820	11,536	101
Portland, OR	16.0	15.2	14.8	12,016	11,462	103
San Francisco, CA	87.2	80.5	75.0	15,500	14,564	133
Seattle, WA	29.0	27.9	26.4	13,269	12,811	114

Source: U.S. Department of Commerce, Bureau of Economic Analysis, Survey of Current Business (April 1985)

CONSUMER FINANCES

Financial assets and debts make up a relatively small part of the total net worth of U.S. households. Real assets, including houses, property and small businesses constitute almost 80% of the assets of the average consumer. Home mortgages by third quarter 1985 represented about 77% of all household debt.

The most detailed study available on total household assets and liabilities is the 1983 Survey of Consumer Finances, published by the Federal Reserve Board (and covered in some detail in the 1984 edition of the CONSUMER MARKET DEVELOPMENTS Fact File.) This was the first such study since 1977.

In constant (1983) dollars, total financial assets (liquid assets plus stock, bonds, trusts, etc.), had a mean average of $24,128 per household, a median of $2,300 in 1983. Comparable figures (in 1983 dollars) were $24,273 and $3,033, respectively. The mean value of mortgage debt outstanding in 1983 averaged $27,147; median value, $21,010. The mean average of other consumer debt averaged $5,400; the mean, $2,383.

As of the third quarter of 1985, mortgage debt outstanding totaled $2,182.2 billion, 10.5% over the total a year earlier. As of the end of 1985, outstanding consumer installment credit amounted to $541.4 billion, 17.6% over the total a year ago. Total consumer noninstallment credit outstanding--credit scheduled to be paid in a lump sum, including single payment loans, charge accounts, etc.--amounted to $116.6 billion at the end of 1984, up from $96.9 billion at the end of 1983.

CONSUMER FINANCES

Housing Status

In 1984, according to the Census Bureau, 64.3% of U.S. households were owner-occupied. Homeownership, as shown in details published by the Bureau for 1983, varies by age of householder, reaching a peak among those in the 55-64 age group. A Bureau of Labor Statistics analysis of consumer expenditures (1982-1983) shows the pattern in homeownership also varies by region. It is greatest in the Midwest (66%) and least in the West (53%).

Homeownership By Age of Householder: 1983
(Numbers in thousands)

	Number of Households	Percent Owners
Total households	83,918	64.9
Age of householder: (years)		
20 - 24	5,291	20.0
25 - 29	9,465	38.2
30 - 34	9,639	55.7
35 - 39	8,759	65.8
40 - 44	7,261	74.1
45 - 54	12,354	77.1
55 - 64	13,074	80.5
65 - 74	10,603	76.9
75 & over	7,067	71.6

Source: U.S. Bureau of the Census, Household & Family Characteristics (March 1983)

The peak years for the formation of new households were in the 1970's, when the net increase averaged 1.7 million a year. The household count in 1985 was about 1.4 million over the count in 1983. Projections show overall household increases reduced to barely one million a year in 1990-1995. However, the period of slower growth in new households is also characterized by an expanded market for housing by maturing baby-boomers who will be moving into their peak-earning, home-ownership years. Emphasis in the housing market is clearly shifting toward costlier trade-up homes.

A study by the Chicago Title Insurance Co. showed that the average first-time buyer is 28.4 years of age with an income of $37,520, paying $75,100 for a house, for which the downpayment as a percentage of price was 11.4% and monthly house payments represented 32.7% of monthly income. The move-up buyer averages 38.4 years of age and has an income of $47,380, buys a house costing $106,200 for which a downpayment representing 32.7% of the price is paid and has house payments averaging 28% of monthly income.

A combination of lower mortgage rates and a sense of financial well-being sparked by the surge in the stock market is expected to sharpen the demand for housing and related home goods in 1986.

In the longer term, projections by the Population Reference Bureau look for an increase in owner-households from 54,494,000 in 1983 to 61,124,000 in 1990 and to 65,532,000 in 1995. Renter-households are expected to grow from 29,423,000 in 1983 to 31,969,000 in 1990, to 32,840,000 in 1995.

CONSUMER EXPENDITURES

Personal consumption expenditures, including outlays for goods and services, in 1985 amounted to $2,582.1 billion dollars. This was a gain of 6.6% over total spending in 1984 (current dollars), while the gain in disposable personal income in this period was only 4.9%, and the saving rate (percent to disposable income) dropped from 6.5 to 4.6.

On a constant (1982) dollar basis, the 1985/1984 gain in spending was reduced to 3.2%, while the gain in "real" disposable income was 1.6%.

Personal Consumption Expenditures By Major Product Type, 1983-1985
(Billions of current dollars)

	1985	1984(r)	1983(r)	% Change 1985/1984
Personal consumption expenditures	$2,582.1	$2,423.0	$2,229.3	+ 6.6
Durable goods	361.1	331.1	289,6	+ 9.0
Nondurable goods	912.3	872.4	817.0	+ 4.6
Services	1,308.8	1,219.6	1,122.7	+ 7.3

(r) revised

Note: Durable goods are defined as having a useful life of three years or more; nondurable goods, a useful life of less than three years.

Per Capita Disposable Income & Personal Consumption Expenditures
In Current & In 1982 Dollars
1970, 1975, 1980, 1985

Year	Disposable Personal Income		Personal Consumption Expenditures	
	Current $	1982 $	Current $	1982 $
1970	$ 3,489	$ 8,134	$ 3,121	$ 7,275
1975	5,291	8,944	4,689	7,926
1980	8,422	9,723	7,608	8,784
1985	11,727	10,504	10,810	9,682
Percent Change:				
1975/1970	+ 51.6	+ 10.0	+ 50.2	+ 8.9
1980/1975	+ 59.2	+ 8.7	+ 62.2	+ 10.8
1985/1980	+ 39.2	+ 8.0	+ 42.1	+ 10.2

Source: U.S. Department of Commerce, Bureau of Economic Analysis.

It is clear from the above that as growth in real income has slowed, consumers have continued to spend, while reducing savings and taking out loans. However, this trend was generally not expected to continue. As the economy improves, most consumers should tend to place greater emphasis on repaying loans and building up bank balances. However, if the stock market continues a steep rise, or remains at a high level, this will have an effect--called "wealth effect"--on consumer spending, bolstering expenditures by as much as $13 billion to $40 billion over the next year.

CONSUMER EXPENDITURES

On a constant dollar basis, real spending for durable goods in 1985 rose 8.2% compared with 1984; for nondurable goods, 2.3%; for services, 2.5%. Spending for automobiles and for furniture and appliances bolstered the durable goods total to 14% of total spending last year, up from 13% in 1983. Housing expenditures went up from 15.3% of total expenditures in 1984 to 15.6% in 1985. Nondurable expenditures continued to drift downward in share of total spending, dropping from 36.6% in 1983 to 36.0% in 1984, then down to 35.3% in 1985. All major components in the nondurable goods category shared in the decline.

Total Personal Consumption Expenditures by Major Type of Product, 1983-1985
(Billions of $)

	1985	1984(r)	1983(r)
Personal consumption expenditures	$2,582.1	$2,423.0	$2,229.3
Durable goods	361.1	331.1	289.6
Motor vehicles & parts	167.7	153.8	130.6
Furniture & household equip.	128.9	119.4	107.4
Other	64.5	57.9	51.7
Nondurable goods	912.3	872.4	817.0
Food	474.2	451.7	422.0
Clothing & shoes	156.1	147.4	135.2
Gasoline & oil	92.0	90.7	90.1
Other nondurable goods	190.0	182.6	169.6
Services	1,308.8	1,219.6	1,122.7
Housing	403.3	371.3	344.0
Household operation	173.2	166.0	155.9
Transportation	86.8	82.1	74.7
Medical care	280.3	259.5	237.4
Other	365.2	340.7	310.7
	Percent of Total Expenditures		
Personal consumption expenditures	100.0	100.0	100.0
Durable goods	14.0	13.7	13.0
Motor vehicles & parts	6.5	6.3	5.8
Furniture & household equip.	5.0	4.9	4.8
Other	2.5	2.4	2.3
Nondurable goods	35.3	36.0	36.6
Food	18.4	18.6	18.9
Clothing & shoes	6.0	6.1	6.1
Gasoline & oil	3.6	3.7	4.0
Other durable goods	7.4	7.5	7.6
Services	50.7	50.3	50.4
Housing	15.6	15.3	15.4
Household operation	6.7	6.8	7.0
Transportaion	3.4	3.4	3.3
Medical care	10.9	10.7	10.6
Other	14.1	14.1	13.9

(r) revised

Source: U.S. Bureau of Economic Analysis

CONSUMER EXPENDITURES

Spending Patterns: Selected Household Characteristics

Results in the 1982-1983 Consumer Expenditure Survey have recently been released by the Bureau of Labor Statistics, updating findings in the 1980-1981 reports. The study is based on two separate surveys among a representative sample of consumer units throughout the Nation: a diary survey covering frequent, easy-to-forget purchases, such as food and household supplies, and an interview survey consisting of a series of five quarterly interviews covering expenditures made in the preceding three months.

This study is the most comprehensive information available on consumer characteristics (in terms of a "consumer unit" and on spending habits. A consumer unit can be roughly defined as a household. The "householder" is the person who owns the residence or who pays the rent.

From detailed reports issued by the BLS, the following tables summarize average spending in terms of selected consumer unit characteristics. An average of $18,892 (83.2% of household income) was spent on an annual basis in the 1982-83 period. Where the householder was 45-54 years of age, spending averaged $24,718 (only 79.2% of income). Most of these homes had two earners. Households with incomes of $40,000 or more averaged 3.3 persons of which 2.2 persons were earners. Total spending averaged almost $38,000 annually in this group. Different patterns in spending in total and by product or expenditure type will be found in the complete BLS reports, including breakdowns for consumer units by number of earners as well as by region of the country, in addition to income and age of householder.

Average Annual Expenditures of Urban Consumer Units (Households), 1982-83
By Age of Householder

		Age of Householder					
	Total	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 & Over
Number (thousands)	71,570	7,013	17,210	13,028	10,034	10,436	13,849
	100.0	9.8	24.0	18.2	14.0	14.6	19.4
CONSUMER UNIT CHARACTERISTICS	(averages)						
Income before taxes	$22,702	$11,537	$23,835	$29,718	$31,198	$24,450	$13,583
Size of consumer unit	2.6	1.8	2.7	3.5	3.2	2.4	1.7
Age of householder	46.2	21.7	29.7	39.0	49.6	59.4	73.5
Number in consumer unit							
Earners	1.3	1.3	1.4	1.8	2.0	1.4	0.4
Vehicles	1.8	1.1	1.8	2.2	2.5	2.0	1.1
Children under 18	0.7	0.3	1.0	1.5	0.7	0.2	0.1
Percent homeowner	60	10	43	70	75	80	71

(continued)

CONSUMER EXPENDITURES

Average Annual Expenditures of Urban Consumer Units (Households), 1982-83
By Age of Householder
(continued)

		Age of Householder					
	Total	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 & Over
AVERAGE ANNUAL EXPENDITURES	$18,892	$11,617	$19,271	$24,296	$24,718	$19,497	$12,346
% of income before taxes	83.2%	101.0%	80.8%	81.7%	79.2%	79.7%	90.9%
Food	$ 3,137	$ 1,835	$ 2,949	$ 4,046	$ 4,166	$ 3,328	$ 2,288
Alcoholic beverages	285	343	356	322	307	260	133
Housing	5,784	3,410	6,409	7,494	6,870	5,374	4,123
Shelter	3,262	2,151	3,915	4,411	3,658	2,697	2,073
Owned dwellings	1,913	325	2,059	3,087	2,449	1,792	1,134
Rented dwellings	1,049	1,681	1,637	937	761	538	699
Other lodging	300	145	219	386	448	367	240
Fuel, utilities, etc.	1,489	668	1,305	1,789	1,969	1,701	1,342
Household operations	271	115	359	327	226	208	267
Householdfurnishings, equip.	762	475	831	968	1,016	767	440
Apparel & services	1,030	782	1,071	1,428	1,366	993	515
Transportation	3,712	2,623	4,052	4,758	4,991	3,656	1,972
Health care	822	307	547	753	936	1,056	1,228
Entertainment	870	581	977	1,294	1,075	799	390
Personal care	176	92	148	203	223	213	166
Education	274	489	180	343	590	197	45
Other (tobacco, insurance, contributions, etc.)	2,676	1,080	2,461	3,500	4,040	3,482	1,380

Source: U.S. Bureau of Labor Statistics,
Consumer Expenditures Survey, 1982-83 (Sept. 1985)

Spending Patterns By Household Characteristics

Average Annual Expenditures of Urban Consumer Units (Households), 1982, 1983
Classified By Income Before Taxes (Selected Groups)

	Selected Household Income Groups		
	$20,000 $29,999	$30,000 $39,999	$40,000 & Over
Number (thousands)	11,865	7,558	9,112
CONSUMER UNIT CHARACTERISTICS (averages)			
Income before taxes	$24,587	$34,353	$57,777
Size of consumer unit	2.9	3.1	3.3
Age of householder	42.2	42.5	44.8
Number in consumer unit:			
Earners	1.6	1.9	2.2
Vehicles	2.2	2.5	2.9
Children under 18	0.9	0.9	0.9
Percent homeowner	65	78	89

(continued)

Spending Patterns By Household Characteristics

Average Annual Expenditures of Urban Consumer Units (Households), 1982, 1983 Classified By Income Before Taxes (Selected Groups) (continued)

	Selected Household Income Groups		
	$20,000 $29,999	$30,000 $39,999	$40,000 & Over
CONSUMER UNIT CHARACTERISTICS (Cont'd.)			
AVERAGE ANNUAL EXPENDITURES	$20,662	$25,781	$37,922
% of income before taxes	83.9	75.0	65.6
Food	3,381	3,961	5,078
Alcoholic beverages	339	377	494
Housing	5,977	7,423	11,031
Shelter	3,368	4,162	6,347
Owned dwellings	1,937	2,871	4,928
Rented dwellings	1,191	916	575
Other lodging	239	375	844
Fuel, utilities, etc.	1,576	1,797	2,205
Household operations	260	345	656
Housefurnishings, equipment	774	1,120	1,823
Apparel & services	1,042	1,384	2,287
Transportation	4,342	5,298	7,314
Health care	893	902	1,100
Entertainment	1,007	1,292	2,024
Personal care	182	222	327
Education	166	272	646
Other (tobacco, insurance, contributions, etc.)	3,152	4,484	7,382

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey, 1982-83 (Sept. 1985)

Personal Consumption Expenditures For Apparel & Homefurnishings

Based on U.S. Bureau of Census data, following are figures on personal consumption expenditures for selected categories. This represents the total value at retail of merchandise reaching the consumer, including sales through retail outlets as well as through other sources.

Personal Consumption Expenditures For Apparel, Footwear & Homefurnishings 1982-1984

	Millions of $			% To Disposable Income		
	1984	1983(r)	1982(r)	1984	1983	1982
Clothing & accessories, (not incl. military clothing, jewelry, or footwear)*	$125.5	$114.8	$105.4	4.7%	4.7%	4.7%
Women's, girls', infants' total	83.8	76.4	69.5	3.1	3.1	3.1
Men's & boys', total	41.7	38.5	35.9	1.6	1.6	1.6
Footwear, total	21.8	20.3	18.9	0.8	0.8	0.8

(continued)

CONSUMER EXPENDITURES

Personal Consumption Expenditures For Apparel, Footwear & Homefurnishings
1982-1984
(continued)

	Millions of $			% To Disposable Income		
	1984	1983(r)	1982(r)	1984	1983	1982
Homefurnishings, total	$132.9	$119.7	$107.1	5.0%	4.9%	4.7%
Furniture & bedding	26.6	23.8	21.6	1.0	1.0	1.0
Major appliances, elec. housewares	21.7	19.7	17.7	0.8	0.8	0.8
Dinnerware, tableware, glassware						
Other durable homefurnishings**	26.9	24.1	21.5	1.0	1.0	0.9
Semi-durable homefurnishings***	13.4	12.3	11.4	0.5	0.5	0.5
Home entertainment (TV, radios, records, electronic sys.)	32.0	28.6	24.5	1.2	1.2	1.1

* Luggage is included in the apparel classification.
** Includes floor coverings, blankets, pillows, picture frames, art products, lamps, hand and power tools, etc.
*** Mainly textile homefurnishings except where included above. Includes piece goods for homefurnishings; also lamp shades, brooms, brushes.

(r) revised

Source: Based on reports from the Department of Commerce, Office of Business Economics.

CONSUMER PRICES

In 1985, the consumer price index advanced 3.8%, compared with 4.0% the previous year and an average of 10.9% in the years 1977-1981. In 1986, upward price pressures due to a lower value of the dollar against major foreign currencies, stronger economic growth and higher utilization rates, are expected to be countered by the decline in the average price of crude oil and lower wage increases. An increase of about 4% in consumer prices is generally expected for the year.

Percent Increase In Consumer Prices

	December	12 months ended December			
	1977-1981	1982	1983	1984	1985
All items	10.9	3.9	3.8	4.0	3.8
Food	9.1	3.1	2.6	3.8	2.7
Shelter	13.4	2.4	4.7	5.2	6.0
Energy	18.4	1.3	-0.5	0.2	1.8
All other items	8.2	6.1	5.0	4.4	3.7

Source: Bureau of Labor Statistics.

The CPI for all urban consumers for medical care in December 1985 was 6.7% higher than in December 1984; the index for apparel and upkeep was up 2.9%.

FAIRCHILD FACT FILES CURRENTLY AVAILABLE

COATS, SUITS, RAINWEAR, AND FURS (WOMEN'S, MISSES' AND JUNIORS'): Details number of manufacturers by employment size, cuttings, and value of shipments. Also covered at the industry level are price trends and imports/exports. At the retailer level, data is presented on estimates of retail volume, merchandising and operating results, and seasonal patterns in advertising. Also focuses on consumer buying habits and plans. (August)

DEPARTMENT STORE SALES: (Including selected major apparel specialty store sales) Covers sales of department stores, and the number of stores operated, listed by geographic region and state based on buying headquarter locations. Also lists branch store sales, where available. Sale information on major general merchandise/apparel retail chains, which are listed alphabetically, and a list of department stores with sales of $50 million or more, are included. (1985 Edition available now--1986 Edition available in January)

DRESSES (WOMEN'S, MISSES' AND JUNIORS'): Statistics on the dress industry, including trends in the number of manufacturers, and in production and shipments. Also data on fabric types and manufacturers' price lines and shipments by region of the country. Includes estimates on retail sales and data on the consumer market in terms of important demographic data.

FASHION ACCESSORIES (MEN'S AND WOMEN'S): Information on a wide range of fashion accessories for men and women, including jewelry, watches, gloves, belts, handbags, small leather goods, luggage, neckwear, hats. Includes key information at manufacturer level, as well as available retailer and consumer data. Also covers important fashion developments.

FOOTWEAR (MEN'S, WOMEN'S AND CHILDREN'S): A statistical summary of the U.S. footwear industry and the footwear markets. Covers domestic production and shipments, as well as imports. Provides retail sales and merchandising statistics and buying habits. (1984 Edition available now--1985 Edition will be available in August, 1985).

HOME TEXTILES: Information on the industry includes the latest data on number of manufacturers, production and shipments for a wide range of products, including bed linens, towels, blankets and comforters, slip covers, pillows, curtains and draperies. Trends in merchandising, departmental operations and consumer patterns are also covered.

HOSIERY/LEGWEAR (MEN'S, WOMEN'S AND CHILDREN'S): A comprehensive report on these industries at the mill, retailer and consumer levels. Included are details on production and shipments, retail sales by type of outlet and on patterns in consumer spending in terms of major demographic characteristics.

HOUSEHOLD FURNITURE AND BEDDING: Contains U.S. industry-wide data on quantity and value of manufacturers' shipments of furniture and bedding (mattresses and dual-purpose sleep furniture). Also covers information on the geographic location and size of manufacturers. Retail information includes sales by store type, trends in furniture styles and materials and market demographics. Features results of a consumer survey on furniture and bedding buying habits.

INFANTS', TODDLERS', GIRLS' AND BOYS' WEAR: Manufacturer data spotlights production, value of shipments, number of manufacturers, employment in the industry by company size, price trends. At the retailer level, data focuses on sales share by type of outlet and on operating ratios in department and specialty stores. Also covers data on purchases of children's wear by price line and season.

INNER FASHIONS: NIGHTWEAR, DAYWEAR AND LOUNGEWEAR (WOMEN'S, MISSES' & JUNIORS'): Data on production and shipments, tracing market shifts in response to fashion changes. Imports are covered, retail trends and merchanising ratios, and data on consumer purchases by price point, store type and month.

MAJOR APPLIANCES AND ELECTRIC HOUSEWARES: Covers a wide range of products in the major appliance and traffic appliance classifications, including equipment, and personal care appliances. Details production and shipments, sales trends, retail merchandising results, more. (Includes a new consumer buying intention survey) (November)

MEN'S FURNISHINGS AND WORK WEAR: Includes information on number of manufacturers, production and shipment figures on shirts, underwear, nightwear, neckwear, hats, etc., size of firms, imports and exports. Also provides data at the retail level, including sales and merchandising trends, operating ratios, and sales share by type of outlet.

MEN'S SPORTSWEAR, CASUAL WEAR AND JEANS: The wide variety of men's wear items included in this broad category are covered from available information on the industry at the manufacturer, retailer and consumer level. Included is information on production and shipments, imports, exports, market trends, retail sales and consumer buying practices. Trendy data, such as developments in Western wear, designer labels, fashion jeans and active wear, are included.

MEN'S TAILORED CLOTHING/SEPARATES AND RAINWEAR: (Including Tailored Casual Wear) Manufacturer level profiled by production value of shipments, employment, size of firms. Imports from key foreign sources by unit and dollar value are covered. Data is also presented on retail sales, merchandising and consumer buying habits. (November)

PERSONAL ELECTRONICS: A statistical summary of the market for electronic equipment designed for individuals. Product categories include televisions, radios, stereos, personal stereos, home computers, videosystems and videogames. Data is presented on both the manufacturer and the retailer level. Also includes a section on consumer buying habits.

RETAILING/MERCHANDISING TRENDS: Covers the dramatic changes underway in the operations, of the large retailing organizations, such as the decentralization of operations beyond traditional geographic boundaries and diversification of operations to include store types differing from the primary business. Also covered are developments in brand name merchandising, store labels, designer labels, licensing and off-price retailing.

THE SPORTS/FITNESS/LEISURE MARKETS: Covers developments in the fast-growing markets for sports facilities and equipment, for footwear and apparel designed not only for serious sports participants but those who like the "look" for leisure wear, and for products involved in life styles related to interest in sports and physical fitness.

SPORTSWEAR, CASUAL WEAR, SEPARATES AND JEANS (WOMEN'S, MISSES' AND JUNIORS'): A statistical view of this segment of the women's wear industry is provided, including data on production and value of shipments, imports of major categories, sales by type of outlet, price points, seasonal patterns, and consumer buying habits. Also included is information on departmental merchandising and operating results, as well as important developments in retailing, such as the designer's label.

A STATISTICAL ANALYSIS OF RETAILING: A detailed statistical summary of retail trade in the U.S. based on findings in the 1982 Census of Retail Trade issued this year by the U.S. Census Bureau. Includes information on the number of outlets by store type, sales, market shares by type of major merchandise classification, sales concentration by size of retail organization, geographical changes, etc. Comparisons are made with findings in the last previous census, covering operations in 1977. (December)

THE TEXTILE/APPAREL INDUSTRIES: Industry overview, providing statistics on fibers and fabrics as well as finished goods. Includes information on industry size, U.S. mills, as well as exports and imports. Covers capital expenditures and data on mill machinery. (August)

TOILETRIES, COSMETICS, FRAGRANCES AND BEAUTY AIDS: A detailed view of the U.S. industry covering products for both the female and male markets. Includes latest available industry-wide statistics and projections, as well as data on leading manufacturers in various product categories. Consumer expenditures, buying habits and usage of various product types are highlighted, as well as data on sales by outlet type and advertising expenditures by major producers.

The price of Fairchild Fact Files is $15.00. Prices are subject to change. For orders and further information, please write to:

FAIRCHILD FACT FILES,
Fairchild Books,
7 East 12th Street, New York, N.Y. 10003

Titles with months in parentheses will be published in the months listed.